

**FILED**

NOV 27 2024

CLERK, U.S. DISTRICT COURT  
EASTERN DISTRICT OF CALIFORNIA  
BY                       
DEPUTY CLERK

David–Anthony; Avila  
8651 Crane Road  
Oakdale, Calif. [95361]  
(209) 595-5597  
davidavilla@dairydesigners.com  
Sui juris

**UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF CALIFORNIA**

David Avila, et al

PLAINTIFFS,

vs.

NEWREZ LLC, et al,

DEFENDANTS,

Case No.: 2:24-cv-2264-TLN-CSK

SECOND JUDICIAL NOTICE IN SUPPORT  
OF THE PLAINTIFFS

TO THE HONORABLE COURT:

Comes now, PLAINTIFF hereby requests that this Court take judicial notice of the following facts pursuant to Federal Rule of Evidence 201.

The Court can verify each document that is a matter of public record or can be readily ascertained independently. Additionally, the Court can take Notice of the public Statutes mentioned below.

**REQUEST FOR JUDICIAL NOTICE**

Plaintiff requests judicial notice of the following facts, laws, and documents:

NOTICE OF ITEM I.

**12 CFR 1024.37 (g) (1) & (2)**

(g) *Cancellation of force-placed insurance.* Within 15 days of receiving, from the borrower or otherwise, evidence demonstrating that the borrower has had in place hazard insurance coverage that complies with the loan contract's requirements to maintain hazard insurance, a servicer must:

(1) Cancel the force-placed insurance the servicer purchased to insure the borrower's property; and

(2) Refund to such borrower all force-placed insurance premium charges and related fees paid by such borrower for any period of overlapping insurance coverage and remove from the borrower's account all force-placed insurance charges and related fees for such period that the servicer has assessed to the borrower.

**RELEVANCE OF ITEM I**

Several letters, notices and error resolution communication were sent to JP Morgan and Shellpoint as demonstrated on the record. The deliveries of these notices and letters were verified through certified and registered mail per the United States post office.

Defendants failed to adhere to the above mention statute in this item and did so with deliberate indifference.

Supporting documents for item I is in Exhibits 1 – 8.

Relevance of the application to Exhibit 1. The customer initiated cancellation of first insurance policy, SAFECO effective 4/12/22 was executed by AVILA after having acquiring an insurance policy from TRAVELERS effective 1/26/22, essentially having double coverage from the date of the Travelers insurance policy of almost 3 months making Defendants action a fatal error.

1 (e) *Response to notice of error* —

2 (1) *Investigation and response requirements* —

3 (i) *In general.* Except as provided in paragraphs (f) and (g) of this section, a  
4 servicer must respond to a notice of error by either:

5 (A) Correcting the error or errors identified by the borrower and providing the  
6 borrower with a written notification of the correction, the effective date of the  
7 correction, and contact information, including a telephone number, for further  
8 assistance; or

9 (B) Conducting a reasonable investigation and providing the borrower with a  
10 written notification that includes a statement that the servicer has determined that  
11 no error occurred, a statement of the reason or reasons for this determination, a  
12 statement of the borrower's right to request documents relied upon by the servicer  
13 in reaching its determination, information regarding how the borrower can request  
14 such documents, and contact information, including a telephone number, for further  
15 assistance.

16 Relevance - Defendants were notified by the following documents of a notice of error  
17 which was ignored by the Defendants, nor did they follow up with correction of  
18 errors nor conducting a reasonable investigation of the controversy of the illegal  
19 forced insurance.

20 Supporting documents for item II are Exhibits 1- 8

21  
22 NOTICE OF ITEM III


23  
24 PROOF OF INSURANCE COVERAGE.

25 Exhibits 2-8 are relevant and evidentiary.

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Respectfully submitted, 

David-Anthony Avila  
Sui juris

  
John Hayne  
Sui juris

# Exhibit

1

16 Nov 2024

Safeco Notice of Customer  
Initiated Cancellation of Insurance  
Exhibit 11 of  
Doc 23-2

COPY

Policy: 0A4122739  
Insured: AVILA D/DA  
Mortgagee/Add Party: DIRECT FINANCIAL LLC ITS AFFILIATES AND/OR ASSIGNS -PO BOX 973282 MIAMI-FL 33187  
Insurance: SAFECO INSURANCE-PO BOX 515097-LOS ANGELES-CA-90051  
Producer: SAA INSURANCE AGENCY-2055 ANGLO DR STE 20-COLORADO SPRGS-CO-80918 719.528.5400  
Prop. Loc: 8651 CRANE RD-OAKDALE-CA 95361  
End.No./State: 438-BFU-  
Loan #: 0052418605  
Reason: Cancellation: Customer Initiated  
Carrier: FIRST NAT INS CO AME  
Filed 10/28/24  
Page 6 of 160  
Pol. From: 02/26/2022 Pol. To: 02/26/2023  
Efr. Date: 04/12/2022 12:01 AM ST  
This is not an Invoice/Bill

Coverage	Amnt/Deduct	Coverage	Amnt/Deduct
Dwelling	1,479,200/2,500	Other Structures	295,840/2,500
Personal Property	1,109,430/2,500	Liability	500,000/0
Med Pay	10,000/0	Personal Property - Replacement Cost	Yes/2,500
Extended Coverage Dwelling	739,600/2,500		

First ID: 24724-1155-10844659-650122864

# Exhibit

## 2

16 Nov 2024

Proof of Insurance

26 February 2016 thru 26 January 2025





TRAVELERS | MyTravelers®

HOME PAYMENTS POLICIES CLAIMS PROFILE HELP CENTER MESSAGES **LOG OUT**

Welcome to a better digital experience! As we continue to improve the MyTravelers experience,

[← View all policies](#)

 8651 CRANE RD

Home policy 613376760-633-1

Effective **Jan 26, 2024** to **Jan 26, 2025**

Included on Billing Account 611130093



[File a claim](#)



[Policy details](#)



[Update mortgagee](#)



[Cancel policy](#)

DOCUMENTS HISTORY


## Summary

### MAILING & RESIDENCE ADDRESS

8651 CRANE RD  
OAKDALE, CA 95361-8109

### YOUR AGENCY

GIDDINGS SPECIALTY INS  
901 MCHENRY AVE STE B  
MODESTO, CA 95350

 508.313.0313

Travelers Insurance <payments@info.travelers.com>

**COPY**

11/6/2024 8:21 AM

## Scheduled Payment Confirmation

To davidavila@dairydesigners.com

Trouble reading this email? [View as webpage](#)



**Thank you for scheduling your payment!**



Please see your confirmation details below.

Billing Account Number:

611130093

Bill Due Date:

11/26/24

### One-Time Scheduled Payment

Confirmation:

190614711211113

Scheduled Payment Date:

11/25/24

Scheduled Payment Amount:

\$315.67

Card Number:

0370



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POLICY DETAILS

SUMMARY COVERAGE DISCOUNTS WHAT'S COVERED ADDITIONAL INFO PROPERTY POLICY DOCUMENT



POLICY INFORMATION

8651 CRANE RD

Policy 613376760-633-1

Jan 26, 2024 Jan 26, 2025

BILLING ACCOUNT 611130093

EDIT MORTGAGEE

12-MONTH TOTAL PREMIUM

\$3,716<sup>00</sup>

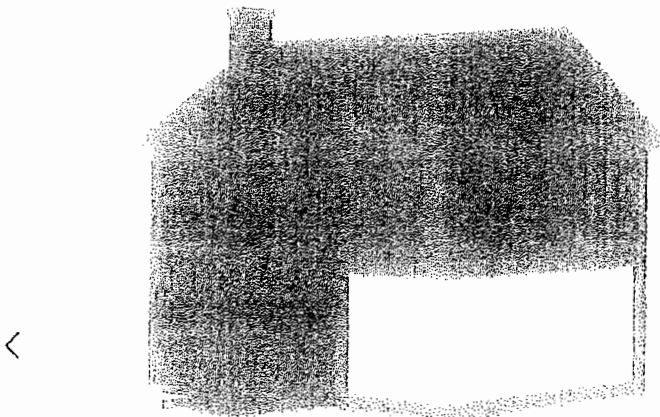
Includes savings from 3 discounts

DEDUCTIBLES

ALL OTHER PERILS \$1,000

WINDSTORM OR HAIL \$1,500

Property Coverage



COVERAGE A

Dwelling and attached structures such as garages and decks.

YOUR LIMIT

\$1,944,335

Discounts

63





## Homeowners Policy Change Declarations

### Named Insured and Mailing Address

DAVID AVILA  
CELESTE MICHAEL  
8651 CRANE RD  
OAKDALE, CA 95361-8109

### Your Agency's Name and Address

GIDDINGS SPECIALTY INS  
901 MCHENRY AVE STE B  
MODESTO, CA 95350

### Residence Premises

8651 CRANE RD  
OAKDALE, CA 95361-8109

**COPY**

### Mortgagee Name and Address

1. SHELLPOINT MORTGAGE SERVICING  
PO BOX 51850  
LIVONIA, MI 48151-5850  
LOAN NUMBER: 0579602652

### Policy Information

Your Policy Number	613376760 633 1	For Policy Service	1,209,284.0246
Your Account Number	611130093	For Claim Service	1,800,252.4633
Your Insurer:	THE STANDARD FIRE INSURANCE COMPANY a subsidiary or affiliate of The Travelers Indemnity Company One Tower Square, Hartford, CT 06183		

**Premium Change:** This change causes no additional or return premium for the policy period.

**Change Effective:** January 27, 2023

**Reason For Change:**

Added Mortgagee 1

*These Declarations replace all prior declarations on the date on which this change is effective.*

The policy period is from January 26, 2023 at 12:01 A.M. STANDARD TIME to January 26, 2024 at 12:01 A.M. STANDARD TIME at the residence premises.

**Total Premium for this Policy** **\$2,108.00**  
This is not a bill. You will be billed separately for this transaction.

### Discounts

The following discounts reduced your premium:

Multi-Policy

Loss Free

Fire Protective Device

Theft Protective Device

**Savings Reflected in Your Total Premium:**

**\$1,108.00**



### Coverages and Limits of Liability

Property Coverage Section	Limit
Coverage A – Dwelling	\$1,944,335
Coverage B – Other Structures	\$194,433
Coverage C – Personal Property	\$972,167
Coverage D – Loss of Use	\$388,867
Liability Coverage Section	Limit
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$5,000

### Deductibles

Peril Deductible	Deductible
Property Coverage Deductible (All Other Perils)	\$1,000
Windstorm or Hall Deductible	\$1,500

*In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).*

### Special Limits and Additional Coverages Coverage Level: Travelers Protect Premier®

*The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.*

Personal Property – Special Limits of Liability	Limit
a. Money, bank notes, coins, stored value cards	\$2,000
b. Securities, accounts, passports, tickets, stamps	\$5,000
c. Comic books and trading cards	\$5,000
d. Collectibles, figurines, glassware, marble, porcelains, statuary	\$5,000
e. Theft of jewelry, watches, precious stones	\$5,000
f. Theft of furs	\$5,000
g. Theft of silverware, goldware, pewterware	\$10,000
h. Theft of firearms and related equipment	\$10,000
i. Theft of tools and their accessories	\$5,000
j. Theft of rugs, tapestries and wall hangings	\$5,000
k. Business property on the residence premises	\$15,000
l. Business property away from the residence premises	\$5,000
m. Trailers or semitrailers not used with watercraft	\$5,000
n. Motor vehicle parts or equipment not attached to motor vehicle	\$2,500
o. Electronic apparatus while in or upon a motor vehicle or watercraft	\$5,000

*The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.*

Property – Additional Coverages	Limit
Debris Removal (Additional % of damaged covered property limit)	5%
Tree Removal	Per Tree \$500 Per Loss \$1,000



Named Insured DAVID AVILA  
CELESTE MICHAEL

Policy Number 613376760 633 1

Policy Period January 26, 2023 to January 26, 2024

Issued On Date January 29, 2023

**Property – Additional Coverages (continued)**

	Limit
Tree, Shrubs and Other Plants (5% of Coverage A - Dwelling Limit)	Per Tree \$500 Per Loss \$97,217
Fire Department Service Charge	\$2,500
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$10,000
Loss Assessment	\$1,000
Landlord Furnishings	\$2,500
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$194,434
Personal Records and Data Replacement	\$5,000
Limited Fungi or Other Microbes Remediation	\$5,000

*The applicable policy deductible applies unless otherwise noted.*

**Liability – Additional Coverages**

	Limit
Damage to Property of Others	\$10,000
Loss Assessment	\$1,000

*Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.*

**Optional Coverages and Packages**

Optional Coverages	Endorsement	Limit	Premium
Personal Property Replacement Cost Loss Settlement	HQ-290 CA (04-20)		Included*
Windstorm or Hail Deductible	HQ-313 CW (05-17)		Included*
Additional Replacement Cost Protection Coverage 25% of Coverage A - Dwelling Limit	HQ-420 CA (11-18)	\$486,083	Included*
Wildfire Defense Services	HQ-710 CA (05-17)		Included*
Optional Packages	Endorsement	Limit	Premium
<b>Roof and Siding Matching Package</b>			Included*
Matching of Undamaged Roof Surfacing Additional Coverage	HQ-700 CW (05-18)	\$10,000	
Matching of Undamaged Siding Additional Coverage	HQ-701 CW (05-18)	\$10,000	
<b>Buried Utility Lines and Equipment Breakdown Package</b>			\$45.00
Equipment Breakdown Coverage	HQ-855 CW (05-17)	\$50,000	
Buried Utility Lines Coverage	HQ-856 CW (08-20)	\$10,000	

*\*Note: The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.*

**Required Forms and Endorsements Included in Your Policy:**

**Form: 633**

Policy Quick Reference	HQ-T77 CW (05-17)
Agreement, Definitions & Policy Conditions	HQ-D77 CW (05-17)
Property Coverage Section	HQ-P03 CW (05-17)
Liability Coverage Section	HQ-L77 CW (05-17)
Signature Page	HQ-S99 CW (05-17)



**Required Forms and Endorsements Included in Your Policy: (Continued)****Form: 633**

Special Provisions - California

HQ-300 CA (07-21)

Workers' Compensation Residence Employees

HQ-090 CA (05-17)

The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Homeowners Insurance Policy. Please keep these documents for reference.

**Information About Your Property**

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review, please contact your agent or Travelers Representative.

Year Built: 2009	Garage Type: Detached	Pool: No
# of Families: 1 Family	Square Footage: 4514	Age of Roof: 9
# of Stories: 1	Construction Type: Frame	Roof Material Type: Architectural Shingle
# of Bathrooms: 4	Siding Type: Stucco	Age of Plumbing: 14
# of Employees: 00	Foundation Type: Basement	
Garage - Number of Cars: 5PLUS	Finished Basement: 00	

Issued on 01-29-2023

**For Your Information**

For information about how Travelers compensates independent agents and brokers, please visit [www.Travelers.com](http://www.Travelers.com) or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

We want to make sure we are using accurate information to rate your policy. Because you are the most familiar with your home we need your help to make sure that the information on your Declarations is accurate and complete. If any of the information on your Declarations has changed, appears incorrect or is missing, please advise your agent or Travelers representative. We also need you to check our website at [www.mytravelers.com/discounts](http://www.mytravelers.com/discounts) to ensure that you are receiving all of the discounts for which you are eligible. Once at the website, type in your policy number 6133767606331 and product code QH2 to view all available discounts. Should you have any questions about the information on your Declarations or your discounts, please call your agent or Travelers representative.

Each home is unique and you know your home best. Your coverage amount may need to be adjusted, higher or lower, based on your home's specific construction details, updates or upgrades. Have you recently made any home improvements, such as upgraded your kitchen or bath, or completed a finished living area in your basement? Have you added an extra room or built a deck? These changes can significantly increase the replacement cost value of your home. It is important to make sure your policy affords appropriate coverage and limits to reflect your home's replacement cost value in the event of a total loss. If you disagree with your coverage limit, please contact your agent or Travelers representative who can work with you to help you decide the appropriate amount of insurance for your home and process any necessary adjustments.

**Earthquake coverage is not included in this policy.**

**THIS POLICY INCLUDES LIMITED ORDINANCE OR LAW COVERAGE.**





Named Insured DAVID AVILA  
CELESTE MICHAEL

Policy Number 613376760 633 1

Policy Period January 26, 2023 to January 26, 2024

Issued On Date January 29, 2023

BUILDING CODE UPGRADE COVERAGE, also called Ordinance and Law coverage, covers additional costs to repair or replace a dwelling to comply with the building codes and zoning laws in effect at the time of loss or rebuilding. These costs may otherwise be excluded by your policy. Meeting current building code requirements can add significant costs to rebuilding your home. Building Code Upgrade Coverage does not apply to Additional Replacement Cost Protection Coverage. Refer to your policy or endorsement for the specific coverage provided and coverage limits, conditions, or restrictions that apply.

**TRAVELERS****Homeowners Policy Declarations****Named Insured and Mailing Address**

DAVID AVILA  
CELESTE MICHAEL  
8651 CRANE RD  
OAKDALE, CA 95361-8109

**Your Agency's Name and Address**

GIDDINGS SPECIALTY INS  
901 MCHENRY AVE STE B  
MODESTO, CA 95350

**COPY****Residence Premises**

8651 CRANE RD  
OAKDALE, CA 95361-8109

**Policy Information**

<b>Your Policy Number</b>	613376760 633 1	<b>For Policy Service</b>	1.209.284.0246
<b>Your Account Number</b>	611130093	<b>For Claim Service</b>	1.800.252.4633
<b>Your Insurer:</b>	THE STANDARD FIRE INSURANCE COMPANY a subsidiary or affiliate of The Travelers Indemnity Company One Tower Square, Hartford, CT 06183		

The policy period is from January 26, 2023 at 12:01 A.M. STANDARD TIME to January 26, 2024 at 12:01 A.M. STANDARD TIME at the residence premises.

**Total Premium for this Policy:** \$2,635.00  
This is not a bill. You will be billed separately for this transaction.

**Discounts**

The following discounts reduced your premium:

Multi-Policy	Loss Free	Fire Protective Device
Theft Protective Device		

**Savings Reflected in Your Total Premium:** \$1,108.00

**Coverages and Limits of Liability**

<b>Property Coverage Section</b>	<b>Limit</b>
Coverage A – Dwelling	\$1,944,335
Coverage B – Other Structures	\$194,433
Coverage C – Personal Property	\$972,167
Coverage D – Loss of Use	\$388,867
<b>Liability Coverage Section</b>	<b>Limit</b>
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$5,000



**TRAVELERS** **Deductibles**

Peril Deductible	Deductible
Property Coverage Deductible (All Other Perils)	\$1,000
Windstorm or Hail Deductible	\$1,500

*In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).*

**Special Limits and Additional Coverages**  
**Coverage Level: Travelers Protect Premier®**

*The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.*

Personal Property – Special Limits of Liability	Limit
a. Money, bank notes, coins, stored value cards	\$2,000
b. Securities, accounts, passports, tickets, stamps	\$5,000
c. Comic books and trading cards	\$5,000
d. Collectibles, figurines, glassware, marble, porcelains, statuary	\$5,000
e. Theft of jewelry, watches, precious stones	\$5,000
f. Theft of furs	\$5,000
g. Theft of silverware, goldware, pewterware	\$10,000
h. Theft of firearms and related equipment	\$10,000
i. Theft of tools and their accessories	\$5,000
j. Theft of rugs, tapestries and wall hangings	\$5,000
k. Business property on the residence premises	\$15,000
l. Business property away from the residence premises	\$5,000
m. Trailers or semitrailers not used with watercraft	\$5,000
n. Motor vehicle parts or equipment not attached to motor vehicle	\$2,500
o. Electronic apparatus while in or upon a motor vehicle or watercraft	\$5,000
<i>The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.</i>	

Property – Additional Coverages	Limit
Debris Removal (Additional % of damaged covered property limit)	5%
Tree Removal	Per Tree \$500 Per Loss \$1,000
Tree, Shrubs and Other Plants (5% of Coverage A - Dwelling Limit)	Per Tree \$500 Per Loss \$97,217
Fire Department Service Charge	\$2,500
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$10,000
Loss Assessment	\$1,000
Landlord Furnishings	\$2,500
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$194,434
Personal Records and Data Replacement	\$5,000
Limited Fungi or Other Microbes Remediation	\$5,000

*The applicable policy deductible applies unless otherwise noted.*

**TRAVELERS**Named Insured DAVID AVILA  
CELESTE MICHAEL

Policy Number 613376760 633 1

Policy Period January 26, 2023 to January 26, 2024

Issued On Date January 26, 2023

**Liability – Additional Coverages**Damage to Property of Others  
Loss Assessment**Limit**\$10,000  
\$1,000*Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.***Optional Coverages and Packages****Optional Coverages**Personal Property Replacement Cost Loss Settlement  
Windstorm or Hail Deductible  
Additional Replacement Cost Protection Coverage  
25% of Coverage A - Dwelling Limit  
Wildfire Defense Services**Endorsement**HQ-290 CA (04-20)  
HQ-313 CW (05-17)  
HQ-420 CA (11-18)  
HQ-710 CA (05-17)**Limit**

\$486,083

**Premium**Included\*  
Included\*  
Included\*  
Included\***Optional Packages****Roof and Siding Matching Package**Matching of Undamaged Roof Surfacing Additional Coverage  
Matching of Undamaged Siding Additional Coverage**Endorsement**HQ-700 CW (05-18)  
HQ-701 CW (05-18)**Limit**\$10,000  
\$10,000**Premium**Included\*  
  
\$45.00**Buried Utility Lines and Equipment Breakdown Package**Equipment Breakdown Coverage  
Buried Utility Lines CoverageHQ-855 CW (05-17)  
HQ-856 CW (08-20)\$50,000  
\$10,000*\*Note: The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.***Required Forms and Endorsements Included in Your Policy:****Form: 633**Policy Quick Reference  
Agreement, Definitions & Policy Conditions  
Property Coverage Section  
Liability Coverage Section  
Signature Page  
Special Provisions - California  
Workers' Compensation Residence EmployeesHQ-T77 CW (05-17)  
HQ-D77 CW (05-17)  
HQ-P03 CW (05-17)  
HQ-L77 CW (05-17)  
HQ-S99 CW (05-17)  
HQ-300 CA (07-21)  
HQ-090 CA (05-17)

The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Homeowners Insurance Policy.  
Please keep these documents for reference.





**TRAVELERS** 

---

**Information About Your Property**

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review, please contact your agent or Travelers Representative.

Year Built: 2009	Garage Type: Detached	Pool: No
# of Families: 1 Family	Square Footage: 4514	Age of Roof: 9
# of Stories: 1	Construction Type: Frame	Roof Material Type: Architectural Shingle
# of Bathrooms: 4	Siding Type: Stucco	Age of Plumbing: 14
# of Employees: 00	Foundation Type: Basement	
Garage - Number of Cars: 5PLUS	Finished Basement: 00	

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Issued on 01-26-2023

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**For Your Information**

For information about how Travelers compensates independent agents and brokers, please visit [www.Travelers.com](http://www.Travelers.com) or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

We want to make sure we are using accurate information to rate your policy. Because you are the most familiar with your home we need your help to make sure that the information on your Declarations is accurate and complete. If any of the information on your Declarations has changed, appears incorrect or is missing, please advise your agent or Travelers representative. We also need you to check our website at [www.mytravelers.com/discounts](http://www.mytravelers.com/discounts) to ensure that you are receiving all of the discounts for which you are eligible. Once at the website, type in your policy number 6133767606331 and product code QH2 to view all available discounts. Should you have any questions about the information on your Declarations or your discounts, please call your agent or Travelers representative.

**Earthquake coverage is not included in this policy.**

California Important Notice - Residential Property Insurance disclosure is included. (PL-50696)

**THIS POLICY INCLUDES LIMITED ORDINANCE OR LAW COVERAGE.**

The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

BUILDING CODE UPGRADE COVERAGE, also called Ordinance and Law coverage, covers additional costs to repair or replace a dwelling to comply with the building codes and zoning laws in effect at the time of loss or rebuilding. These costs may otherwise be excluded by your policy. Meeting current building code requirements can add significant costs to rebuilding your home. Building Code Upgrade Coverage does not apply to Additional Replacement Cost Protection Coverage. Refer to your policy or endorsement for the specific coverage provided and coverage limits, conditions, or restrictions that apply.

**TRAVELERS****Homeowners Policy Declarations****Named Insured and Mailing Address**

DAVID AVILA  
CELESTE MICHAEL  
8651 CRANE RD  
OAKDALE, CA 95361-8109

**Your Agency's Name and Address**

GIDDINGS SPECIALTY INS  
901 MCHENRY AVE STE B  
MODESTO, CA 95350

**COPY****Residence Premises**

8651 CRANE RD  
OAKDALE, CA 95361-8109

**Policy Information**

<b>Your Policy Number</b>	611130093 633 1	<b>For Policy Service</b>	1.209.284.0246
<b>Your Account Number</b>		<b>For Claim Service</b>	1.800.252.4633
<b>Your Insurer:</b>	THE STANDARD FIRE INSURANCE COMPANY a subsidiary or affiliate of The Travelers Indemnity Company One Tower Square, Hartford, CT 06183		

The policy period is from January 26, 2022 at 12:01 A.M. STANDARD TIME to January 26, 2023 at 12:01 A.M. STANDARD TIME at the residence premises.

<b>Total Premium for this Policy:</b>	<b>\$2,009.00</b>
This is not a bill. You will be billed separately for this transaction.	

**Discounts**

The following discounts reduced your premium:

Multi-Policy

Loss Free

Fire Protective Device

<b>Savings Reflected in Your Total Premium:</b>	<b>\$769.00</b>
---	-----------------

**Coverages and Limits of Liability****Property Coverage Section**

Coverage A – Dwelling

Coverage B – Other Structures

Coverage C – Personal Property

Coverage D – Loss of Use

**Limit**

\$1,381,000

\$138,100

\$690,500

\$276,200

**Liability Coverage Section**

Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)

Coverage F – Medical Payments to Others (each person)

**Limit**

\$500,000

\$5,000

15



## Deductibles

Peril Deductible	Deductible
Property Coverage Deductible (All Other Perils)	\$1,000
Windstorm or Hail Deductible	\$1,500

*In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).*

## Special Limits and Additional Coverages

Coverage Level: Travelers Protect Premier®

*The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.*

Personal Property – Special Limits of Liability	Limit
a. Money, bank notes, coins, stored value cards	\$2,000
b. Securities, accounts, passports, tickets, stamps	\$5,000
c. Comic books and trading cards	\$5,000
d. Collectibles, figurines, glassware, marble, porcelains, statuary	\$5,000
e. Theft of jewelry, watches, precious stone	\$5,000
f. Theft of furs	\$5,000
g. Theft of silverware, goldware, pewterware	\$10,000
h. Theft of firearms and related equipment	\$10,000
i. Theft of tools and their accessories	\$5,000
j. Theft of rugs, tapestries and wall hangings	\$5,000
k. Business property on the residence premises	\$15,000
l. Business property away from the residence premises	\$5,000
m. Trailers or semitrailers not used with watercraft	\$5,000
n. Motor vehicle parts or equipment not attached to motor vehicle	\$2,500
o. Electronic apparatus while in or upon a motor vehicle or watercraft	\$5,000

*The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.*

Property – Additional Coverages	Limit
Debris Removal (Additional % of damaged covered property limit)	5%
Tree Removal	Per Tree \$500 Per Loss \$1,000
Trees, Shrubs and Other Plants	Per Tree \$500 Per Loss \$69,050
(5% of Coverage A - Dwelling Limit)	
Fire Department Service Charge	\$2,500
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$10,000
Loss Assessment	\$1,000
Landlord Furnishings	\$2,500
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$138,100
Personal Records and Data Replacement	\$5,000
Limited Fungi or Other Microbes Remediation	\$5,000

*The applicable policy deductible applies unless otherwise noted.*



**TRAVELERS**Named Insured DAVID AVILA  
CELESTE MICHAEL

Policy Number 611130093 633 1

Policy Period January 26, 2022 to January 26, 2023

Issued On Date January 30, 2022

**Liability – Additional Coverages**Damage to Property of Others  
Loss Assessment**Limit**\$10,000  
\$1,000*Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.***Optional Coverages and Packages****Optional Coverages**Workers' Compensation Residence Employees  
Personal Property Replacement Cost Loss Settlement  
Windstorm or Hail Deductible  
Additional Replacement Cost Protection Coverage  
25% of Coverage A - Dwelling Limit  
Wildfire Defense Services**Endorsement**HQ-090 CA (05-17)  
HQ-290 CA (04-20)  
HQ-313 CW (05-17)  
HQ-420 CA (11-18)  
HQ-710 CA (05-17)**Limit**\$10.00  
Included\*  
Included\*  
\$345,250  
Included\***Premium**\$10.00  
Included\*  
Included\*  
Included\*  
Included\***Optional Packages****Roof and Siding Matching Package**Matching of Undamaged Roof Surfacing Additional Coverage  
Matching of Undamaged Siding Coverage**Endorsement**HQ-700 CW (05-18)  
HQ-701 CW (05-18)**Limit**\$10,000  
\$10,000**Premium**

Included\*

**Buried Utility Lines and Equipment Breakdown Package**Equipment Breakdown Coverage  
Buried Utility Lines CoverageHQ-855 CW (05-17)  
HQ-856 CW (08-20)\$50,000  
\$10,000

\$45.00

*\*Note: The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.***Required Forms and Endorsements Included in Your Policy:****Form: 633**Policy Quick Reference  
Agreement, Definitions & Policy Conditions  
Property Coverage Section  
Liability Coverage Section  
Signature Page  
Special Provisions - CaliforniaHQ-T77 CW (05-17)  
HQ-D77 CW (05-17)  
HQ-P03 CW (05-17)  
HQ-L77 CW (05-17)  
HQ-S99 CW (05-17)  
HQ-300 CA (07-21)

The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Homeowners Insurance Policy.  
Please keep these documents for reference.





### Information About Your Property

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review, please contact your agent or Travelers Representative.

# of Families: 1 Family	Year Built: 2009	Construction Type: Frame
# of Stories: 1	Square Footage: 4514	Siding Type: Stucco
# of Bathrooms: 4	Age of Roof: 8	Roof Material Type: Architectural Shingle
Garage - Number of Cars: 5PLUS	Garage Type: Detached	Foundation Type: Basement
# of Employees: 00	Age of Plumbing: 13	Finished Basement: Yes

Issued on 01-30-2022

Countersignature (Agent Use Only): \_\_\_\_\_

### For Your Information

For information about how Travelers compensates independent agents and brokers, please visit [www.Travelers.com](http://www.Travelers.com) or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

We want to make sure we are using accurate information to rate your policy. Because you are the most familiar with your home we need your help to make sure that the information on your Declarations is accurate and complete. If any of the information on your Declarations has changed, appears incorrect or is missing, please advise your agent or Travelers representative. We also need you to check our website at [www.mytravelers.com/discounts](http://www.mytravelers.com/discounts) to ensure that you are receiving all of the discounts for which you are eligible. Once at the website, type in your policy number 6111300936331 and product code QH2 to view all available discounts. Should you have any questions about the information on your Declarations or your discounts, please call your agent or Travelers representative.

**Earthquake coverage is not included in this policy.**

California Important Notice - Residential Property Insurance disclosure is included. (PL-50696)

**THIS POLICY INCLUDES LIMITED ORDINANCE OR LAW COVERAGE.**

Under California law, you have the right to request a new estimate of the replacement cost of your insured home by contacting your agent or Travelers Representative.

The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

**BUILDING CODE UPGRADE COVERAGE**, also called Ordinance and Law coverage, covers additional costs to repair or replace a dwelling to comply with the building codes and zoning laws in effect at the time of loss or rebuilding. These costs may otherwise be excluded by your policy. Meeting current building code requirements can add significant costs to rebuilding your home. Refer to your policy or endorsement for the specific coverage provided and coverage limits, conditions, or restrictions that apply.

FIRST NATIONAL INSURANCE COMPANY OF AMERICA  
P O BOX 704000, SALT LAKE CITY, UT 84170

SAA INSURANCE AGENCY  
2055 ANGLO DR STE 200  
COLORADO SPGS CO 80918-3694

MARCH 20, 2022

AGENT TELEPHONE: 1-866-472-3326

\*000571\*



DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

**COPY**

Re: Notice of Cancellation — Homeowners Policy 0A4122739

Dear Policyholder,

Per your request, we are canceling your Homeowners insurance policy. Coverage will end at 12:01 a.m. standard time on January 26, 2022.

Thank you for your past business. We look forward to serving you again soon.

FIRST NATIONAL INSURANCE COMPANY OF AMERICA  
Personal Lines Underwriting

883

\*400000010001000001000571662\*





**Safeco Insurance**

A Liberty Mutual Company

SAA INSURANCE AGENCY  
2055 ANGLO DR STE 200  
COLORADO SPGS CO 80918

AGENT TELEPHONE: (866) 472-3326

\*001142\*

DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

**COPY****NON-PAY CANCELLATION NOTICE**

ACCOUNT NUMBER	AMOUNT PAST DUE
7135-4122739	\$332.61
Payment was due on FEB 26 22	

**INSURANCE COMPANY:**

FN=First National Insurance Company of America

DATE MAILED: March 4, 2022

Warning...Payment Not Yet Received

We appreciate the trust you have placed in us to serve your important insurance needs. As of March 3, 2022, your current payment which was due on February 26, 2022 has not yet been received.

There is still time to keep your policy in effect with no interruption in coverage if your payment for \$332.61 is postmarked and mailed no later than March 27, 2022. Please note: Due to this late payment future billing may be affected. If you have already sent us your payment, please accept our thanks.

PLEASE NOTE: Each policy listed on the back of this notice will cancel or expire at the Date and Time stated, unless your payment is postmarked and mailed no later than March 27, 2022. This is the last notice you will receive.

If each policy cancels or expires, you will still owe \$24.36 for coverage up until the cancellation and/or expiration date(s). Changes to your policy(ies) may change this amount.

CN-7036/EP 9/09  
G5

**PLEASE READ IMPORTANT INFORMATION ON REVERSE SIDE.**

739 05-1800

↑ Please fold, detach at perforation and return this ↑  
portion with your payment in the enclosed envelope

OC-542/EP 10/18

\$332.61 Amount Past Due

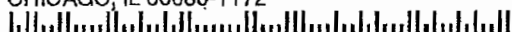
Account Number	Payment was due on
7135-4122739	FEB 26 22

*Cancelled*



SAFECO INSURANCE  
PO BOX 91014

CHICAGO, IL 60680-1172



DAVID AVILA  
JOHN HAYNE

91014 090 0000713541227391 000051800 000000067 0000033261 0000327856 6

1510  
\*40G000010002000001001142509\*



21



# Billing Statement

Case 2:24-cv-01264-TLN-OSK Document 33 Filed 11/27/24 Page 30 of 199



A Liberty Mutual Company

DAVID AVILA  
JOHN HAYNE

Due Date **1/26/22**  
Amount Due **\$296.60**

Account Number 7135-4122739  
Statement Date 1/03/22

*Cancelled*

Contact us  
SAA INSURANCE AGENCY

Log in or register at [www.safeco.com](http://www.safeco.com)  
to complete a payment, review your bill  
or change your payment preferences.

Questions regarding your policy or bill?  
(866) 472-3326

## Billing details

Policy	Description	Bill Plan	Balance	Amount Due
Home - OA4122739 effective 2/26/22 - 2/26/23 First National Ins. Co. of America	8651 CRANE RD	Monthly	\$3,535.15	\$294.60
Installment fee			2.00	2.00
All billing details and account activity can be viewed online.			<b>TOTAL</b>	<b>\$3,537.15</b>
				<b>\$296.60</b>

If you want to change your billing plan please call 1-866-472-3326 or visit  
[www.safeco.com](http://www.safeco.com). For billing and payment options see the back of this notice.

Please fold, detach at perforation and return bottom portion with your payment in the enclosed envelope.

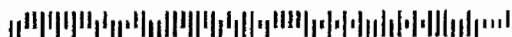
036 SAFECO INSURANCE  
SAA INSURANCE AGENCY  
2055 ANGLO DR STE 200  
COLORADO SPGS, CO 80918-3694

Account Number	Balance	Due Date	Amount Due
7135-4122739	\$3,537.15	1/26/22	\$296.60

Payment must be postmarked by due date listed above.  
Checks must be payable to: Safeco Insurance.

Amount Paid

\$



DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

\*005364\*

SAFECO INSURANCE  
PO BOX 91014  
CHICAGO, IL 60680-1172

91014 090 0000713541227391 000051800 000000036 0000029660 0000353715 5

Plan <sup>1</sup>	6-Month Policy	12-Month Policy	Bill Frequency
Pay in Full	X	X	Pay the entire premium with no installment fee
2-Pay	X	X	6-Month Policy: The 2nd installment is due 3 months after the 1st. 12-Month Policy: The 2nd installment is due 6 months after the 1st.
4-Pay	N/A	X	4 installments (every 3 months)
Monthly	X	X	Monthly installments

### Manage Your Account Online

Log in or register for an online account at [safeco.com](https://safeco.com) to:

- Make a payment
- Update payment details
- Change your billing plan, frequency or payment method
- Adjust the due date for your automatic payment (bank account or credit card)

### Combined Billing

You may combine your Safeco personal insurance policies on one Billing Account<sup>3</sup>.

Contact your agent to add or remove policies on a billing account.

### Payment Information

Payments will be applied to the amount due. If a payment is made for more than the amount due, the overpayment will be credited to your next bill.

Payments or credits received will be applied to your account and may be applied to other balances due.

If total amount due is not paid or partially paid, you may be at risk for cancellation of all policies.

Late payments may result in changes or increase to future bills for the entire account.

For specific questions regarding your amount due or policy credits, please contact your agent directly.

### Fees

The installment fee varies by payment method, state and policy type. See your policy Declarations page for specific information regarding installment fees.

If we receive your payment after the due date, you may be charged a late fee<sup>2</sup> of up to \$15.00. Late payments may affect your future premiums, your coverage or continuation of your policy.

If your payment is not honored by your bank, you may be charged a returned item fee of up to \$25.00.

### Cancellation Information

To cancel your policy, please contact your agent. Cancellations can not be completed online.

Billing options may be limited for policies that have been reissued following a lapse in coverage.

You will receive a paper bill for premium still owed post-cancellation.

### Payment Disclosures

If you are paying by check, you authorize Safeco to notify your financial institution electronically and withdraw the funds to make your payment via electronic funds transfer. Funds may be withdrawn from your account on the day we receive your check. The transaction will appear on your bank statement, but your cancelled check will not be returned to you.

<sup>1</sup>Not all billing plans are available in all states or for all products. <sup>2</sup>There are late fee exceptions in specific states for certain products. Contact your agent with questions.

<sup>3</sup>Excludes CA Earthquake Authority policies, policies in MA and policies paid by a mortgage company.

**PLEASE DO NOT WRITE ON THIS SIDE OF THE FORM.**

**Log in or register at [safeco.com](https://safeco.com)** to update your contact information, make changes to your policy, adjust your payment preferences and more.





P.O. Box 515097  
Los Angeles, CA 90051-5097

Phone (800) 472-3326  
[www.safeco.com](http://www.safeco.com)

12/30/2021

**COPY**

DAVID AVILA  
8651 CRANE RD  
OAKDALE, CA 95361-8109

RE: OA4122739 issued by First National Insurance Company of America

Dear DAVID AVILA,

Thank you for choosing Safeco Insurance. We are currently reviewing your Safeco policy and have found our information to be incomplete.

This notification is being sent as a request to verify your lender/additional interest information. This is needed so that we are able to mail important proof of insurance documents and updates to the lenders/additional interests listed on your policy.

Please review the information currently listed on file:

DITECH FINANCIAL LLC  
PO BOX 979282  
MIAMI, FL 33197-9282

Please make any necessary changes to the above lender(s)/additional interest(s) and return the documentation in the enclosed envelope, via fax 877-344-5107, or via email to [irisat@safeco.com](mailto:irisat@safeco.com). Please reference your policy number on all correspondence.

If you have any questions or concerns, please call us toll-free at 800-472-3326. We appreciate having you as a customer and look forward to hearing from you soon.

Sincerely,

Safeco Insurance  
Underwriting and Policy Support

011



25



Safeco Insurance  
P.O. Box 515097  
Los Angeles, CA 90051-5097

DAVID AVILA  
8651 CRANE RD  
OAKDALE, CA 95361-8109

*1 Jan 2022*

010



SAA INSURANCE AGENCY  
2055 ANGLO DR STE 200  
COLORADO SPGS CO 80918-3694

December 28, 2021

Policy Number: OA4122739

24-Hour Claims: 1-866-472-3326

Policy Service: 1-866-472-3326

Online Account Services: [www.safeco.com](http://www.safeco.com)

**THIS IS NOT A BILL.**

DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

Thank you for allowing us to continue serving your home insurance needs. We appreciate your business and the trust that you have placed in us.

This renewal reflects adjustments to your dwelling, other structures, and personal property limits. We have adjusted your dwelling coverage limit to reflect increases in labor and materials costs in your area. As part of your responsibility to maintain adequate amounts of insurance, please contact your agent to ensure that your limits reflect your dwelling's current features and characteristics, particularly if you have remodeled recently.

Your other structures and personal property limits, which are based on your dwelling coverage, have also been adjusted. You should review whether your coverage is adequate at least annually, and after each significant personal property purchase. If you would like to change your limits, or schedule any of your high value items, please contact your agent.

With this renewal the following changes were made, including those requested by you or your agent or broker:

- Your Dwelling Limits (Coverage A) changed from \$1,320,700 to \$1,479,200. Other coverage limits listed below also changed since they are factors of your dwelling limits.
- Other Structure Limits (Coverage B) changed from \$264,140 to \$295,840.
- Personal Property Limits (Coverage C) changed from \$990,550 to \$1,109,430.

We would also like to draw your attention to the following:

- Your new policy period begins February 26, 2022. The 12-month premium for this policy is \$3,535.15 for the February 26, 2022 to February 26, 2023 policy term.
- This is not a bill. Your bill will be sent in a separate mailing approximately 25 days before it is due. It will provide an explanation of any money owed, your payment options with applicable fees and your payment due date.

PLEASE SEE REVERSE

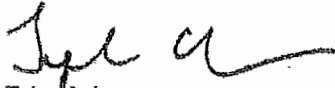
**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)**

P O BOX 704000, SALT LAKE CITY, UT 84170

If you have any questions or wish to make any changes to your policy, you can do so by calling us at 1-866-472-3326.

**We have made changes to our program that impact both coverage and premium. The impact on individual customers will vary. Please review the declarations page, the policy and any enclosed notices carefully to see how these changes affect you.**

We appreciate the opportunity to serve you. Thank you.



Tyler Asher  
President, Safeco Insurance



**COPY**

P.O. Box 515097  
Los Angeles, CA 90051-5097

Phone (800) 472-3326  
[www.safeco.com](http://www.safeco.com)

12/31/2020

DAVID AVILA  
8651 CRANE RD  
OAKDALE, CA 95361-8109

RE: OA4122739 issued by First National Insurance Company of America

Dear DAVID AVILA,

Thank you for choosing Safeco Insurance. We are currently reviewing your Safeco policy and have found our information to be incomplete.

This notification is being sent as a request to verify your lender/additional interest information. This is needed so that we are able to mail important proof of insurance documents and updates to the lenders/additional interests listed on your policy.

Please review the information currently listed on file:

DITECH FINANCIAL LLC  
PO BOX 979282  
MIAMI, FL 33197-9282

Please make any necessary changes to the above lender(s)/additional interest(s) and return the documentation in the enclosed envelope, via fax 877-344-5107, or via email to [irisat@safeco.com](mailto:irisat@safeco.com). Please reference your policy number on all correspondence.

If you have any questions or concerns, please call us toll-free at 800-472-3326. We appreciate having you as a customer and look forward to hearing from you soon.

Sincerely,

Safeco Insurance  
Underwriting and Policy Support

123



24



SAA INSURANCE AGENCY  
2055 ANGLO DR STE 200  
COLORADO SPGS CO 80918-3694

December 28, 2020



Policy Number: OA4122739

24-Hour Claims: 1-866-472-3326

Policy Service: 1-866-472-3326

Online Account Services: [www.safeco.com](http://www.safeco.com)

\*000160\*



DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

**THIS IS NOT A BILL.**

Thank you for allowing us to continue serving your home insurance needs. We appreciate your business and the trust that you have placed in us.

This renewal reflects adjustments to your dwelling, other structures, and personal property limits. We have adjusted your dwelling coverage limit to reflect increases in labor and materials costs in your area. As part of your responsibility to maintain adequate amounts of insurance, please contact your agent to ensure that your limits reflect your dwelling's current features and characteristics, particularly if you have remodeled recently.

Your other structures and personal property limits, which are based on your dwelling coverage, have also been adjusted. You should review whether your coverage is adequate at least annually, and after each significant personal property purchase. If you would like to change your limits, or schedule any of your high value items, please contact your agent.

With this renewal the following changes were made, including those requested by you or your agent or broker:

- Your Dwelling Limits (Coverage A) changed from \$1,287,200 to \$1,320,700. Other coverage limits listed below also changed since they are factors of your dwelling limits.
- Other Structure Limits (Coverage B) changed from \$257,440 to \$264,140.
- Personal Property Limits (Coverage C) changed from \$965,420 to \$990,550.

We would also like to draw your attention to the following:

- Your new policy period begins February 26, 2021. The 12-month premium for this policy is \$3,103.15 for the February 26, 2021 to February 26, 2022 policy term.
- This is not a bill. Your bill will be sent in a separate mailing approximately 25 days before it is due. It will provide an explanation of any money owed, your payment options with applicable fees and your payment due date.

PLEASE SEE REVERSE

**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)**

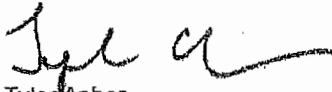
P O BOX 515097, LOS ANGELES, CA 90051



If you have any questions or wish to make any changes to your policy, you can do so by calling us at 1-866-472-3326.

**We have made changes to our program that impact both coverage and premium. The impact on individual customers will vary. Please review the declarations page, the policy and any enclosed notices carefully to see how these changes affect you.**

We appreciate the opportunity to serve you. Thank you.

A handwritten signature in black ink, appearing to read "Tyler Asher", with a long horizontal flourish extending to the right.

Tyler Asher  
President, Safeco Insurance



GIDDINGS SPECIALTY INS SVCS  
3021 YUKON DR  
MODESTO CA 95350-1331

December 29, 2019

**COPY**

\*000423\*



DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

Policy Number: OA4122739

24-Hour Claims: 1-800-332-3226

Policy Service: (209) 284-0246

Online Account Services: [www.safeco.com](http://www.safeco.com)

**THIS IS NOT A BILL.**

*CRANE Road  
House*

Thank you for allowing us to continue serving your home insurance needs. We appreciate your business and the trust that you have placed in us.

This renewal reflects adjustments to your dwelling, other structures, and personal property limits. We have adjusted your dwelling coverage limit to reflect increases in labor and materials costs in your area. As part of your responsibility to maintain adequate amounts of insurance, please contact your agent to ensure that your limits reflect your dwelling's current features and characteristics, particularly if you have remodeled recently.

Your other structures and personal property limits, which are based on your dwelling coverage, have also been adjusted. You should review whether your coverage is adequate at least annually, and after each significant personal property purchase. If you would like to change your limits, or schedule any of your high value items, please contact your agent.

With this renewal the following changes were made, including those requested by you or your agent or broker:

- Your Dwelling Limits (Coverage A) changed from \$1,255,800 to \$1,287,200. Other coverage limits listed below also changed since they are factors of your dwelling limits.
- Other Structure Limits (Coverage B) changed from \$251,160 to \$257,440.
- Personal Property Limits (Coverage C) changed from \$941,870 to \$965,420.

We would also like to draw your attention to the following:

- Your new policy period begins February 26, 2020. The 12-month premium for this policy is \$3,012.15 for the February 26, 2020 to February 26, 2021 policy term.
- This is not a bill. Your bill will be sent in a separate mailing approximately 25 days before it is due. It will provide an explanation of any money owed, your payment options with applicable fees and your payment due date.

PLEASE SEE REVERSE

**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)**

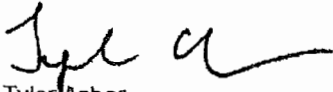
P O BOX 515097, LOS ANGELES, CA 90051



If you have any questions or wish to make any changes to your policy, you can do so by calling your agent at (209) 284-0246.

**We have made changes to our program that impact both coverage and premium. The impact on individual customers will vary. Please review the declarations page, the policy and any enclosed notices carefully to see how these changes affect you.**

We appreciate the opportunity to serve you. Thank you.

A handwritten signature in black ink, appearing to read 'Tyler Asher', with a long horizontal flourish extending to the right.

Tyler Asher  
President, Safeco Insurance

3753X



Homeowners Policy#: OA4122739

**EVIDENCE OF INSURANCE FOR MORTGAGE COMPANIES**

**Customer Information**

DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE, CA 95361-8109

Date Prepared: 04/04/2019  
Policy Period: 02/26/2019 to 02/26/2020  
Changes Effective: 04/04/2019

**Agent Information**

SAA INSURANCE AGENCY  
2055 ANGLO DR STE 200  
COLORADO SPGS, CO 80918-3694

Phone Number: (719) 528-5400  
Email: service@icainsurance.com  
Agent #: 051800

**Mortgagee(s)**

DiTech Financial LLC  
Its Affiliates and/or Assigns  
PO BOX 979282  
Miami, FL 33197-9282  
Loan Number: 0052418605

**DWELLING LOCATION**

8651 CRANE RD  
OAKDALE, CA 95361-8109

**POLICY PREMIUM:** \$2,627.15

**BALANCE REMAINING:** \_\_\_\_\_

**DWELLING LIMIT:** \$1,255,800

Mortgage Clause (formerly 438 BFU)

**DEDUCTIBLES**

Section I - Property Coverages \$2,500

**MAKE CHECK PAYABLE TO:** Safeco Insurance

**MAIL PAYMENT TO:**

Safeco Insurance  
Attn: Payment Processing Operations  
PO Box 91016  
Chicago, IL 60680-1016

This is not an insurance policy and does not amend, alter or extend the coverage afforded by the policy listed.  
Coverage does not include earthquake or flood.

**Agent Signature:** \_\_\_\_\_

First National Insurance Company of America

35



A Liberty Mutual Company

**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)**  
Home Office: 82 Maple Ave, Keene, NH 03431 (A stock insurance company.)  
**QUALITY CREST HOMEOWNERS POLICY DECLARATIONS**

**INSURED:**  
DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

**COPY**

**POLICY NUMBER:** 0A4122739  
**POLICY PERIOD FROM:** FEB. 26 2019  
**AT:** 12:01 A.M.  
**TO:** FEB. 26 2020

**RESIDENCE PREMISES:**  
8651 CRANE RD  
OAKDALE CA 95361-8109

**AGENT:**  
SAA INSURANCE AGENCY  
2055 ANGLO DR STE 200  
COLORADO SPGS CO 80918-3694  
**TELEPHONE:** 1-866-472-3326

**IMPORTANT NOTICES**

- Your policy has renewed effective February 26, 2019.
- **THIS POLICY DOES NOT PROVIDE EARTHQUAKE COVERAGE.**
- The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

COVERAGES	LIMIT	PREMIUM
<b>SECTION I - PROPERTY COVERAGES</b>		
A - Dwelling	\$ 1,255,800	\$ 3,198.00
B - Other Structures	251,160	
C - Personal Property	941,870	
D - Loss of Use	FAIR COST	
<b>SECTION II - LIABILITY COVERAGES</b>		
E - Personal Liability (each occurrence)	500,000	37.00
F - Medical Payments (each person)	10,000	
<b>INCLUDED COVERAGES</b>		
Building Ordinance or Law Coverage		Included
Included in limit applicable to Coverage A		
Full Value on Personal Property		Included
Extended Dwelling Coverage Amount	1,255,800	Included
438-B.F.U.		Included
California Workers Compensation		5.00

CREDITS	PERCENTAGE	SAVINGS
Newer Home Credit	2%	\$ -64.00
Burglar Alarm Credit	10%	-320.00
Sprinkler Credit	7%	-224.00

DEDUCTIBLE(S)	PERCENTAGE	AMOUNT
Section I	N/A	\$ 2,500

LICENSE, TAX OR FEE:	PREMIUM
California Seismic Safety Fee	\$ .15

<b>TOTAL ANNUAL PREMIUM</b>	<b>\$ 2,627.15</b>
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18946

\*000000090000001002101945\*



**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)  
QUALITY CREST HOMEOWNERS POLICY DECLARATIONS**

POLICY NUMBER: 0A4122739

CONTINUED

You may pay your premium in full or in installments. There is no installment fee for the following billing plans: Full Pay, Annual 2-Pay. Installment fees for all other billing plans are listed below. If more than one policy is billed on the installment bill, only the highest fee is charged. The fee is:

\$0.00 per installment for recurring automatic deduction (EFT)  
\$0.00 per installment for recurring credit card or debit card  
\$2.00 per installment for all other payment methods

**INSURABLE INTERESTS**

**SERVICING MORTGAGEE**

FLAGSTAR BANK  
ISAOA ATIMA  
PO BOX 52198  
PHOENIX AZ 85072-2198  
LOAN NUMBER: 0502432472

1894EX



**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)**  
Home Office: 62 Maple Ave, Keene, NH 03431 (A stock insurance company.)  
**QUALITY CREST HOMEOWNERS POLICY DECLARATIONS**

**INSURED:**  
DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

**POLICY NUMBER:** 0A4122739  
**POLICY PERIOD FROM:** FEB. 26 2018  
**AT:** 12:01 A.M.  
**TO:** FEB. 26 2019

**RESIDENCE PREMISES:**  
8651 CRANE RD  
OAKDALE CA 95361-8109

**AGENT:**  
SAA INSURANCE AGENCY  
2055 ANGLO DR STE 200  
COLORADO SPGS CO 80918-3694  
**TELEPHONE:** 1-866-472-3326

**IMPORTANT NOTICES**

- Your policy has renewed effective February 26, 2018.
- **THIS POLICY DOES NOT PROVIDE EARTHQUAKE COVERAGE.**
- The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

COVERAGES	LIMIT	PREMIUM
<b>SECTION I - PROPERTY COVERAGES</b>		
A - Dwelling	\$ 1,210,900	\$ 5,513.00
B - Other Structures	242,180	
C - Personal Property	908,190	
D - Loss of Use	FAIR COST	

<b>SECTION II - LIABILITY COVERAGES</b>		
E - Personal Liability (each occurrence)	500,000	37.00
F - Medical Payments (each person)	10,000	

<b>INCLUDED COVERAGES</b>		
Building Ordinance or Law Coverage		Included
Included in limit applicable to Coverage A		
Full Value on Personal Property		Included
Extended Dwelling Coverage Amount	1,210,900	Included
438-B.F.U.		Included
California Workers Compensation		5.00

CREDITS	PERCENTAGE	SAVINGS
Newer Home Credit	5%	\$ -276.00
Burglar Alarm Credit	10%	-551.00
Sprinkler Credit	7%	-386.00

DEDUCTIBLE(S)	PERCENTAGE	AMOUNT
Section I	N/A	\$ 2,500

LICENSE, TAX OR FEE:	PREMIUM
California Seismic Safety Fee	\$ .15

<b>TOTAL ANNUAL PREMIUM</b>	<b>\$ 4,337.15</b>
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**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)  
QUALITY CREST HOMEOWNERS POLICY DECLARATIONS**

**POLICY NUMBER: 0A4122739**

CONTINUED

You may pay your premium in full or in installments. There is no installment fee for the following billing plans: Full Pay, Annual 2-Pay. Installment fees for all other billing plans are listed below. If more than one policy is billed on the installment bill, only the highest fee is charged. The fee is:

\$0.00 per installment for recurring automatic deduction (EFT)  
\$0.00 per installment for recurring credit card or debit card  
\$2.00 per installment for all other payment methods

**INSURABLE INTERESTS**

SERVICING MORTGAGEE  
FLAGSTAR BANK, FSB  
ITS SUCCESSORS AND/OR ASSIGNS  
PO BOX 7026  
TROY MI 48007-7026  
LOAN NUMBER: 0502432472

A Liberty Mutual Company

SAA INSURANCE AGENCY  
2055 ANGLO DR STE 200  
COLORADO SPGS CO 80918-3694

December 28, 2017

Policy Number: OA4122739

**24-Hour Claims: 1-866-472-3326**

**Policy Service: 1-866-472-3326**

Online Account Services: [www.safeco.com](http://www.safeco.com)

\*000553\*

DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

**THIS IS NOT A BILL.**

Thank you for allowing us to continue serving your home insurance needs. We appreciate your business and the trust that you have placed in us.

This renewal reflects adjustments to your dwelling, other structures, and personal property limits. We have adjusted your dwelling coverage limit to reflect increases in labor and materials costs in your area. As part of your responsibility to maintain adequate amounts of insurance, please contact your agent to ensure that your limits reflect your dwelling's current features and characteristics, particularly if you have remodeled recently.

Your other structures and personal property limits, which are based on your dwelling coverage, have also been adjusted. You should review whether your coverage is adequate at least annually, and after each significant personal property purchase. If you would like to change your limits, or schedule any of your high value items, please contact your agent.

With this renewal the following changes were made, including those requested by you or your agent or broker:

- Your Dwelling Limits (Coverage A) changed from \$1,177,900 to \$1,210,900. Other coverage limits listed below also changed since they are factors of your dwelling limits.
- Other Structure Limits (Coverage B) changed from \$235,580 to \$242,180.
- Personal Property Limits (Coverage C) changed from \$883,440 to \$908,190.

We would also like to draw your attention to the following:

- Your new policy period begins February 26, 2018. The 12-month premium for this policy is \$4,337.15 for the February 26, 2018 to February 26, 2019 policy term.
- This is not a bill. Your bill will be sent in a separate mailing approximately 25 days before it is due. It will provide an explanation of any money owed, your payment options with applicable fees and your payment due date.

PLEASE SEE REVERSE

**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)**

P O BOX 515097, LOS ANGELES, CA 90051

OC-429/EP 10/13

40000001000800000000000055327045703

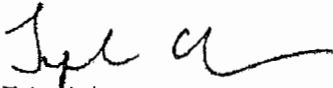


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If you have any questions or wish to make any changes to your policy, you can do so by calling us at 1-866-472-3326.

**We have made changes to our program that impact both coverage and premium. The impact on individual customers will vary. Please review the declarations page, the policy and any enclosed notices carefully to see how these changes affect you.**

We appreciate the opportunity to serve you. Thank you.

A handwritten signature in black ink, appearing to read 'Tyler Asher', with a long horizontal flourish extending to the right.

Tyler Asher  
President, Safeco Insurance

## CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE

**AGENT:**  
SAA INSURANCE AGENCY  
2055 ANGLO DR STE 200  
COLORADO SPGS CO 80918-3694

**DATE:**  
DECEMBER 28, 2017

**AGENT TELEPHONE:** 1-866-472-3326

**POLICY NUMBER:**  
OA4122739

**INSURED:**  
DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

**RESIDENCE PREMISES:**  
8651 CRANE RD  
OAKDALE CA 95361-8109

### NOTICE TO CONSUMERS — CALIFORNIA RESIDENTIAL INSURANCE DISCLOSURE

This disclosure is required by Section 10102 of the California Insurance Code. This form provides general information related to residential property insurance and is not part of your residential property insurance policy. Only the specific provisions of your policy will determine whether a particular loss is covered and the amount payable. The information provided does not preempt existing California law.

#### PRIMARY FORMS OF RESIDENTIAL DWELLING COVERAGE

You have purchased the coverage(s) checked below. **NOTE: Actual Cash Value Coverage is the most limited level of coverage listed. Guaranteed Replacement Cost is the broadest level of coverage.**

- ☐ **ACTUAL CASH VALUE COVERAGE** pays the costs to repair the damaged dwelling minus a deduction for physical depreciation. If the dwelling is completely destroyed, this coverage pays the fair market value of the dwelling at time of loss. In either case, coverage only pays for costs up to the limits specified in your policy.
- ☐ **REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling, without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Coverage only pays for replacement costs up to the limits specified in your policy.
- ☒ **EXTENDED REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Extended Replacement Cost provides additional coverage above the dwelling limits up to a stated percentage or specific dollar amount. See your policy for the additional coverage that applies.
- ☐ **GUARANTEED REPLACEMENT COST COVERAGE** covers the full cost to repair or replace the damaged or destroyed dwelling for a covered peril regardless of the dwelling limits shown on the policy declarations page. (NOT AVAILABLE).
- ☒ **BUILDING CODE UPGRADE COVERAGE**, also called Ordinance and Law coverage, is an important option that covers additional costs to repair or replace a dwelling to comply with the building codes and zoning laws in effect at the time of loss or rebuilding. These costs may otherwise be excluded by your policy. Meeting current building code requirements can add significant costs to rebuilding your home. Refer to your policy or endorsement for the specific coverage provided and coverage limits that apply.



**READ YOUR POLICY AND POLICY DECLARATIONS PAGE CAREFULLY:** The policy declarations page shows the specific coverage limits you have purchased for your dwelling, personal property, separate structures such as detached garages, and additional living expenses. The actual policy and endorsements provide the details on extensions of coverage, limitations of coverage, and coverage conditions and exclusions. The amount of any claim payment made to you will be reduced by any applicable deductibles shown on your policy declarations page. It is important to take the time to consider whether the limits and limitations of your policy meet your needs. Contact your agent, broker, or insurance company if you have questions about what is covered or if you want to discuss your coverage options.

#### **INFORMATION YOU SHOULD KNOW ABOUT RESIDENTIAL DWELLING INSURANCE**

**AVOID BEING UNDERINSURED:** Insuring your home for less than its replacement cost may result in your having to pay thousands of dollars out of your own pocket to rebuild your home if it is completely destroyed. Contact your agent, broker, or insurance company immediately if you believe your policy limits may be inadequate.

**THE RESIDENTIAL DWELLING COVERAGE LIMIT:** The coverage limit on the dwelling structure should be high enough so you can rebuild your home if it is completely destroyed. Please note:

- The cost to rebuild your home is almost always different from the market value.
- Dwelling coverage limits do not cover the value of your land.
- The estimate to rebuild your home should be based on construction costs in your area and should be adjusted to account for the features of your home. These features include but are not limited to the square footage, type of foundation, number of stories, and the quality of the materials used for items such as flooring, countertops, windows, cabinetry, lighting and plumbing.
- The cost to rebuild your home should be adjusted each year to account for inflation.
- Coverage limits for contents, separate structures, additional living expenses and debris removal are usually based on a percentage of the limit for the dwelling. If your dwelling limit is too low, these coverage limits may also be too low.

You are encouraged to obtain a current estimate of the cost to rebuild your home from your insurance agent, broker, or insurance company or an independent appraisal from a local contractor, architect, or real estate appraiser. If you do obtain an estimate of replacement value, and wish to change your policy limits, contact your insurance company. While not a guarantee, a current estimate can help protect you against being underinsured.

**DEMAND SURGE:** After a widespread disaster, the cost of construction can increase dramatically as a result of the unusually high demand for contractors, building supplies and construction labor. This effect is known as demand surge. Demand surge can increase the cost of rebuilding your home. Consider increasing your coverage limits or purchasing Extended Replacement Cost coverage to prepare for this possibility.

**CHANGES TO PROPERTY:** Changes to your property may increase its replacement cost. These changes may include the building of additions, customizing your kitchen or bathrooms, or otherwise remodeling your home. Failure to advise your insurance company of any significant changes to your property may result in your home being underinsured.

**EXCLUSIONS:** Not all causes of damage are covered by common homeowners or residential fire policies. You need to read your policy to see what causes of loss or perils are not covered. Coverage for landslide is typically excluded. Some excluded perils such as earthquake or flood can be purchased as an endorsement to your policy or as a separate policy. Contact your agent, broker, or insurance company if you have a concern about any of the exclusions in your policy.

#### **CONTENTS (PERSONAL PROPERTY) COVERAGE DISCLOSURE:**

This disclosure form does not explain the types of contents coverage provided by your policy for items such as your furniture or clothing. Contents may be covered on either an actual cash value or replacement cost basis depending on the contract. Almost all policies include specific dollar limitations on certain property that is particularly valuable such as jewelry, art, or silverware. Contact your agent, broker or insurance company if you have any questions about your contents coverage. You should create a list of all personal property in and around your home. Pictures and video recordings also help you document your property. The list, photos, and video should be stored away from your home.

#### **CONSUMER ASSISTANCE**

If you have any concerns or questions, contact your agent, broker, or insurance company. You are also encouraged to contact the California Department of Insurance consumer information line at (800) 927-HELP (4357) or at [www.insurance.ca.gov](http://www.insurance.ca.gov) for free insurance assistance.

- The insurance company's customer service telephone number for underwriting, rating, and claims inquiries.
- A written explanation for any cancellation or nonrenewal of your policy.
- A copy of the insurance policy.
- An explanation of how your policy limits were established.
- In the event of a claim, an itemized, written scope of loss report prepared by the insurer or its adjuster within a reasonable time period.
- In the event of a claim, a copy of the Unfair Practices Act and, if requested, a copy of the Fair Claims Practices Regulations.
- In the event of a claim, notification of a consumer's rights with respect to the appraisal process for resolving claims disputes.
- An offer of coverage and premium quote for earthquake coverage, if eligible.

The information provided herein is not all inclusive and does not negate or preempt existing California law. If you have any concerns or questions, contact your agent, broker, insurance company, or the California Department of Insurance consumer information line (800) 927-HELP (4357) or at [www.insurance.ca.gov](http://www.insurance.ca.gov) for free insurance assistance.

Choicepoint (CLUE)  
1-800-456-6004  
[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

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A Liberty Mutual Company

## NOTICE OF PRIVACY PRACTICES — CALIFORNIA

We appreciate the trust you place in us when you buy insurance from one of our companies. We want you to know how we gather information about you, how we protect it, and how you can make sure it's correct.

## WHAT WE COLLECT

Most of the information we obtain comes directly from you and your insurance agent. For example, your application gives us your name, address and Social Security number.

We may also ask for data from other outside sources, including:

- Your transactions with our affiliates or other insurance companies (such as your payment history or claims history); or
- Data we receive from a consumer reporting agency or insurance support organization ("Organization"), such as your credit history, driving record, claims history or value and condition of your property.

Organizations from which we obtain information may keep it and disclose it to others as permitted by law.

If we obtain medical information about you, it is generally received in connection with the administration or management of your insurance policy or claim or for the detection and prevention of fraud. We will not share your medical information with our affiliates or non-affiliates for marketing purposes.

We treat information about our former customers in the same manner that we treat information about current customers.

## HOW WE USE DATA ABOUT YOU

We only disclose personal data about you as permitted by law. Generally, this includes sharing it with third parties to administer your transactions with us, service your insurance policy or claim, detect and prevent fraud, or with your authorization. We require these parties to use your personal data only for the reasons we gave it to them. These third parties may include:

- Agents and brokers authorized to sell Safeco insurance products;
- Independent contractors (such as auto repair facilities, towing companies, property inspectors and independent adjusters);
- Auditors, attorneys, courts and government agencies;
- Other companies which may reinsure your policy or with which you have other coverage;
- Group policyholders (for reporting claims data or an audit); and/or,
- Other companies and Organizations for actuarial or research studies.

We may also share data with other companies with which we have joint marketing agreements for products offered by Safeco. We may also share information about our transactions (such as payment history) and experiences (such as claims made) with you within the Safeco family of companies. Finally, we may share data in response to court orders, such as subpoenas.

We do not sell your information to others, nor do we provide it to third parties for their own marketing purposes.

## SECURITY

We maintain physical, electronic, and administrative safeguards to protect your data from unauthorized access. Our employees are authorized to access customer files only for legitimate business purposes.

**YOUR AGENT OR BROKER**

Your agent or broker is not a Safeco employee and is not subject to our privacy policy. Because your agent or broker has a unique business relationship with you, he or she may have data about you that Safeco does not have. Your agent or broker may use this information differently than Safeco. Contact your agent or broker to learn more about their privacy practices.

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## REVIEWING YOUR FILE

You can request a copy of the data about you in our files to review. Your request must be in writing. We will respond within 30 business days of receiving your request. We will advise you of third parties to whom we have given the data during the last two years. We will also give you the name and address of any reporting organization from which we received data about you.

There are certain types of information, such as the information collected for a claim or when the possibility of a lawsuit exists, that we are not required to provide you.

If the law allows you to review records supplied by a medical provider, you can direct us to send the records to you or to a provider of your choice (as long as the provider is licensed in the area related to the records being provided). We may send mental health records directly to you only with your medical provider's approval.

## IF YOU DISAGREE WITH OUR RECORDS

If you believe information in our files is wrong, you can notify us in writing. We will review your file within 30 business days of receiving your notice. If we agree with you, we will amend our records and notify you about the change. This change will become part of the file. It will be included in any future disclosures to others and will be sent to:

- Anyone you designate who may have received the data during the previous two years.
- Anyone who received the data from us during the previous seven years.
- Organizations that provided the data that was changed pursuant to your request.

If we disagree with you, we will explain why. You can provide us with a written statement explaining why you believe the data is wrong. This statement will become part of the file and will be included in any future disclosures of the disputed subject matter. Your statement will also be sent to the parties listed above.

## SAFECO'S WEB SITE

If you have Internet access and want to learn more about our online security practices, click on the Privacy Policy link on [www.safeco.com](http://www.safeco.com).

American Economy Insurance Company  
American States Insurance Company  
American States Insurance Company of Texas  
American States Preferred Insurance Company  
First National Insurance Company of America  
General Insurance Company of America  
Insurance Company of Illinois  
Safeco Insurance Company of America  
Safeco Insurance Company of Illinois  
Safeco Surplus Lines Insurance Company  
(For mailing address, please contact your agent or nearest local Safeco office.)

**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)**

Home Office: 62 Maple Ave, Keene, NH 03431 (A stock insurance company.)

**QUALITY CREST HOMEOWNERS POLICY DECLARATIONS****INSURED:**

DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

**COPY****POLICY NUMBER:** 0A4122739**POLICY PERIOD FROM:** FEB. 26 2018**AT:** 12:01 A.M.**TO:** FEB. 26 2019**RESIDENCE PREMISES:**

8651 CRANE RD  
OAKDALE CA 95361-8109

**AGENT:**

SAA INSURANCE AGENCY  
2055 ANGLO DR STE 200  
COLORADO SPGS CO 80918-3694

**TELEPHONE:** 1-866-472-3326**IMPORTANT NOTICES**

- Your policy has changed effective February 26, 2017.
- **THIS POLICY DOES NOT PROVIDE EARTHQUAKE COVERAGE.**
- The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

COVERAGES	LIMIT	PREMIUM
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**SECTION I - PROPERTY COVERAGES**

A - Dwelling	\$ 1,210,900	\$ 2,725.00
B - Other Structures	242,180	
C - Personal Property	908,190	
D - Loss of Use	FAIR COST	

**SECTION II - LIABILITY COVERAGES**

E - Personal Liability (each occurrence)	500,000	37.00
F - Medical Payments (each person)	10,000	

**INCLUDED COVERAGES**

Building Ordinance or Law Coverage		Included
Included in limit applicable to Coverage A		
Full Value on Personal Property		Included
Extended Dwelling Coverage Amount	1,210,900	Included
438-B.F.U.		Included
California Workers Compensation		5.00

CREDITS	PERCENTAGE	SAVINGS
---------	------------	---------

Newer Home Credit	5%	\$ -136.00
Burglar Alarm Credit	10%	-273.00
Sprinkler Credit	7%	-191.00

DEDUCTIBLE(S)	PERCENTAGE	AMOUNT
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Section I	N/A	\$ 2,500
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LICENSE, TAX OR FEE:	PREMIUM
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California Seismic Safety Fee	\$ .15
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**TOTAL ANNUAL PREMIUM****\$ 2,162.15**

CONTINUED

Page 1 of 2

ORIGINAL

DATE PREPARED FEB. 26 2018

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**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)  
QUALITY CREST HOMEOWNERS POLICY DECLARATIONS**

**POLICY NUMBER: 0A4122739**

CONTINUED

You may pay your premium in full or in installments. There is no installment fee for the following billing plans: Full Pay, Annual 2-Pay. Installment fees for all other billing plans are listed below. If more than one policy is billed on the installment bill, only the highest fee is charged. The fee is:

\$0.00 per installment for recurring automatic deduction (EFT)  
\$0.00 per installment for recurring credit card or debit card  
\$2.00 per installment for all other payment methods

**INSURABLE INTERESTS**

SERVICING MORTGAGEE  
FLAGSTAR BANK, FSB  
ITS SUCCESSORS AND/OR ASSIGNS  
PO BOX 7026  
TROY MI 48007-7026  
LOAN NUMBER: 0502432472

1814X

SAA INSURANCE AGENCY  
2055 ANGLO DR STE 200  
COLORADO SPGS CO 80918-3694

February 26, 2018

Policy Number: OA4122739

24-Hour Claims: 1-866-472-3326

Policy Service: 1-866-472-3326

Online Account Services: [www.safeco.com](http://www.safeco.com)

\*000683\*

DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

**THIS IS NOT A BILL.**

The following change was made to the policy covering your home at 8651 CRANE RD, OAKDALE CA 95361-8109: including those requested by you or your agent or broker:

- The Fire Protection classification for your dwelling changed.

This change is effective February 26, 2017. Please place this letter with your insurance policy.

The credit for this change is \$4,349.67. The billing for this amount will be explained on your next billing statement. A \$294.62 payment for the outstanding bill on your account must be postmarked by March 3, 2018, to prevent cancellation of the policies on your account.

For 24-hour policy and claims service, please call: 1-866-472-3326.

We appreciate the opportunity to serve you. Thank you.

Personal Lines Underwriting

1813  
400000010002000000000068381201701



**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)**  
P O BOX 515097, LOS ANGELES, CA 90051

OC-429/EP 10/13

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**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)**  
Home Office: 62 Maple Ave, Keene, NH 03431 (A stock insurance company.)  
**QUALITY CREST HOMEOWNERS POLICY DECLARATIONS**

**INSURED:**  
DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

**POLICY NUMBER:** 0A4122739  
**POLICY PERIOD FROM:** FEB. 26 2017  
**AT:** 12:01 A.M.  
**TO:** FEB. 26 2018

**COPY**

**RESIDENCE PREMISES:**  
8651 CRANE RD  
OAKDALE CA 95361-8109

**AGENT:**  
SAA INSURANCE AGENCY  
2055 ANGLO DR STE 200  
COLORADO SPGS CO 80918-3694  
**TELEPHONE:** 1-866-472-3326

**IMPORTANT NOTICES**

- Your policy has changed effective June 20, 2017.
- **THIS POLICY DOES NOT PROVIDE EARTHQUAKE COVERAGE.**
- The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

COVERAGES	LIMIT	PREMIUM
<b>SECTION I - PROPERTY COVERAGES</b>		
A - Dwelling	\$ 1,177,900	\$ 4,928.00
B - Other Structures	235,580	
C - Personal Property	883,440	
D - Loss of Use	FAIR COST	
<b>SECTION II - LIABILITY COVERAGES</b>		
E - Personal Liability (each occurrence)	500,000	37.00
F - Medical Payments (each person)	10,000	
<b>INCLUDED COVERAGES</b>		
Building Ordinance or Law Coverage		Included
Included in limit applicable to Coverage A		
Full Value on Personal Property		Included
Extended Dwelling Coverage Amount	1,177,900	Included
438-B.F.U.		Included
California Workers Compensation		5.00

CREDITS	PERCENTAGE	SAVINGS
Newer Home Credit	8%	\$ -394.00
Burglar Alarm Credit	10%	-493.00
Sprinkler Credit	7%	-345.00

DEDUCTIBLE(\$)	PERCENTAGE	AMOUNT
Section I	N/A	\$ 2,500

LICENSE, TAX OR FEE:	PREMIUM
California Seismic Safety Fee	\$ .15

<b>TOTAL ANNUAL PREMIUM</b>	<b>\$ 3,733.15</b>
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**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)  
QUALITY CREST HOMEOWNERS POLICY DECLARATIONS**

**POLICY NUMBER: 0A4122739**

**CONTINUED**

You may pay your premium in full or in installments. There is no installment fee for the following billing plans: Full Pay, Annual 2-Pay. Installment fees for all other billing plans are listed below. If more than one policy is billed on the installment bill, only the highest fee is charged. The fee is:

\$0.00 per installment for recurring automatic deduction (EFT)  
\$0.00 per installment for recurring credit card or debit card  
\$2.00 per installment for all other payment methods

**INSURABLE INTERESTS**

SERVICING MORTGAGEE  
FLAGSTAR BANK, FSB  
ITS SUCCESSORS AND/OR ASSIGNS  
PO BOX 7026  
TROY MI 48007-7026  
LOAN NUMBER: 0502432472

1121X



A Liberty Mutual Company

SAA INSURANCE AGENCY  
2055 ANGLO DR STE 200  
COLORADO SPGS CO 80918-3694

June 27, 2017

Policy Number: OA4122739

24-Hour Claims: 1-866-472-3326

Policy Service: 1-866-472-3326

Online Account Services: [www.safeco.com](http://www.safeco.com)

\*000442\*

DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

**THIS IS NOT A BILL.**

The following change was made to the policy covering your home at 8651 CRANE RD, OAKDALE CA 95361-8109: including those requested by you or your agent or broker:

- Your name and address information is amended to read:

DAVID AVILA  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

This change is effective June 20, 2017. Please place this letter with your insurance policy.

No additional premium or credit resulted from this change.

For 24-hour policy and claims service, please call: 1-866-472-3326.

We appreciate the opportunity to serve you. Thank you.

Personal Lines Underwriting

1120  
400000010002000000000044211974550



FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)  
P O BOX 515097, LOS ANGELES, CA 90051

OC-429/EP 10/13

55



**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)**  
Home Office: 62 Maple Ave, Keene, NH 03431 (A stock insurance company.)  
**QUALITY CREST HOMEOWNERS POLICY DECLARATIONS**

**INSURED:**  
DAVID AVILA  
JOHN HAYNE  
316 W F ST STE 100  
OAKDALE CA 95361-3858

**COPY**

**POLICY NUMBER:** 0A4122739  
**POLICY PERIOD FROM:** FEB. 26 2017  
**AT:** 12:01 A.M.  
**TO:** FEB. 26 2018

**RESIDENCE PREMISES:**  
8651 CRANE RD  
OAKDALE CA 95361-8109

**AGENT:**  
OMEGA PACIFIC INS SOLUTIONS  
1016 12TH ST STE A  
MODESTO CA 95354-0812  
**TELEPHONE:** 1-866-472-3326

**IMPORTANT NOTICES**

- Your policy has renewed effective February 26, 2017.
- **THIS POLICY DOES NOT PROVIDE EARTHQUAKE COVERAGE.**
- The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

COVERAGES	LIMIT	PREMIUM
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**SECTION I - PROPERTY COVERAGES**

A - Dwelling	\$ 1,177,900	\$ 4,928.00
B - Other Structures	235,580	
C - Personal Property	883,440	
D - Loss of Use	FAIR COST	

**SECTION II - LIABILITY COVERAGES**

E - Personal Liability (each occurrence)	500,000	37.00
F - Medical Payments (each person)	10,000	

**INCLUDED COVERAGES**

Building Ordinance or Law Coverage		Included
Included in limit applicable to Coverage A		
Full Value on Personal Property		Included
Extended Dwelling Coverage Amount	1,177,900	Included
438-B.F.U.		Included
California Workers Compensation		5.00

CREDITS	PERCENTAGE	SAVINGS
---------	------------	---------

Newer Home Credit	8%	\$ -394.00
Burglar Alarm Credit	10%	-493.00
Sprinkler Credit	7%	-345.00

DEDUCTIBLE(S)	PERCENTAGE	AMOUNT
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Section I	N/A	\$ 2,500
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LICENSE, TAX OR FEE:	PREMIUM
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California Seismic Safety Fee	\$ .15
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<b>TOTAL ANNUAL PREMIUM</b>	<b>\$ 3,733.15</b>
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**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)  
QUALITY CREST HOMEOWNERS POLICY DECLARATIONS**

**POLICY NUMBER: 0A4122739**

**CONTINUED**

You may pay your premium in full or in installments. There is no installment fee for the following billing plans: Full Pay, Annual 2-Pay. Installment fees for all other billing plans are listed below. If more than one policy is billed on the installment bill, only the highest fee is charged. The fee is:

\$0.00 per installment for recurring automatic deduction (EFT)  
\$0.00 per installment for recurring credit card or debit card  
\$2.00 per installment for all other payment methods

**INSURABLE INTERESTS**

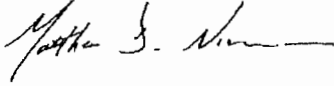
SERVICING MORTGAGEE  
FLAGSTAR BANK, FSB  
ITS SUCCESSORS AND/OR ASSIGNS  
PO BOX 7026  
TROY MI 48007-7026  
LOAN NUMBER: 0502432472



If you have any questions or want to make any changes to your policy, you can do so by calling us at 1-866-472-3326.

**We have made changes to our program that impact both coverage and premium. The impact on individual customers will vary. Please review the declarations page, the policy and any enclosed notices carefully to see how these changes affect you.**

We appreciate the opportunity to serve you. Thank you.



Matthew D. Nickerson  
President, Safeco Insurance

## CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE

**AGENT:**  
OMEGA PACIFIC INS SOLUTIONS  
1016 12TH ST STE A  
MODESTO CA 95354-0812

**DATE:**  
DECEMBER 28, 2016

**AGENT TELEPHONE:** 1-866-472-3326

**POLICY NUMBER:**  
OA4122739

**INSURED:**  
DAVID AVILA  
JOHN HAYNE  
316 W F ST STE 100  
OAKDALE CA 95361-3858

**RESIDENCE PREMISES:**  
8651 CRANE RD  
OAKDALE CA 95361-8109

### NOTICE TO CONSUMERS — CALIFORNIA RESIDENTIAL INSURANCE DISCLOSURE

This disclosure is required by Section 10102 of the California Insurance Code. This form provides general information related to residential property insurance and is not part of your residential property insurance policy. Only the specific provisions of your policy will determine whether a particular loss is covered and the amount payable. The information provided does not preempt existing California law.

### PRIMARY FORMS OF RESIDENTIAL DWELLING COVERAGE

**You have purchased the coverage(s) checked below. NOTE: Actual Cash Value Coverage is the most limited level of coverage listed. Guaranteed Replacement Cost is the broadest level of coverage.**

- ☐ **ACTUAL CASH VALUE COVERAGE** pays the costs to repair the damaged dwelling minus a deduction for physical depreciation. If the dwelling is completely destroyed, this coverage pays the fair market value of the dwelling at time of loss. In either case, coverage only pays for costs up to the limits specified in your policy.
- ☐ **REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling, without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Coverage only pays for replacement costs up to the limits specified in your policy.
- ☒ **EXTENDED REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Extended Replacement Cost provides additional coverage above the dwelling limits up to a stated percentage or specific dollar amount. See your policy for the additional coverage that applies.
- ☐ **GUARANTEED REPLACEMENT COST COVERAGE** covers the full cost to repair or replace the damaged or destroyed dwelling for a covered peril regardless of the dwelling limits shown on the policy declarations page. (NOT AVAILABLE).
- ☒ **BUILDING CODE UPGRADE COVERAGE**, also called Ordinance and Law coverage, is an important option that covers additional costs to repair or replace a dwelling to comply with the building codes and zoning laws in effect at the time of loss or rebuilding. These costs may otherwise be excluded by your policy. Meeting current building code requirements can add significant costs to rebuilding your home. Refer to your policy or endorsement for the specific coverage provided and coverage limits that apply.

**READ YOUR POLICY AND POLICY DECLARATIONS PAGE CAREFULLY** The policy declarations page shows the specific coverage limits you have purchased for your dwelling, personal property, separate structures such as detached garages, and additional living expenses. The actual policy and endorsements provide the details on extensions of coverage, limitations of coverage, and coverage conditions and exclusions. The amount of any claim payment made to you will be reduced by any applicable deductibles shown on your policy declarations page. It is important to take the time to consider whether the limits and limitations of your policy meet your needs. Contact your agent, broker, or insurance company if you have questions about what is covered or if you want to discuss your coverage options.

#### **INFORMATION YOU SHOULD KNOW ABOUT RESIDENTIAL DWELLING INSURANCE**

**AVOID BEING UNDERINSURED:** Insuring your home for less than its replacement cost may result in your having to pay thousands of dollars out of your own pocket to rebuild your home if it is completely destroyed. Contact your agent, broker, or insurance company immediately if you believe your policy limits may be inadequate.

**THE RESIDENTIAL DWELLING COVERAGE LIMIT:** The coverage limit on the dwelling structure should be high enough so you can rebuild your home if it is completely destroyed. Please note:

- The cost to rebuild your home is almost always different from the market value.
- Dwelling coverage limits do not cover the value of your land.
- The estimate to rebuild your home should be based on construction costs in your area and should be adjusted to account for the features of your home. These features include but are not limited to the square footage, type of foundation, number of stories, and the quality of the materials used for items such as flooring, countertops, windows, cabinetry, lighting and plumbing.
- The cost to rebuild your home should be adjusted each year to account for inflation.
- Coverage limits for contents, separate structures, additional living expenses and debris removal are usually based on a percentage of the limit for the dwelling. If your dwelling limit is too low, these coverage limits may also be too low.

You are encouraged to obtain a current estimate of the cost to rebuild your home from your insurance agent, broker, or insurance company or an independent appraisal from a local contractor, architect, or real estate appraiser. If you do obtain an estimate of replacement value, and wish to change your policy limits, contact your insurance company. While not a guarantee, a current estimate can help protect you against being underinsured.

**DEMAND SURGE:** After a widespread disaster, the cost of construction can increase dramatically as a result of the unusually high demand for contractors, building supplies and construction labor. This effect is known as demand surge. Demand surge can increase the cost of rebuilding your home. Consider increasing your coverage limits or purchasing Extended Replacement Cost coverage to prepare for this possibility.

**CHANGES TO PROPERTY:** Changes to your property may increase its replacement cost. These changes may include the building of additions, customizing your kitchen or bathrooms, or otherwise remodeling your home. Failure to advise your insurance company of any significant changes to your property may result in your home being underinsured.

**EXCLUSIONS:** Not all causes of damage are covered by common homeowners or residential fire policies. You need to read your policy to see what causes of loss or perils are not covered. Coverage for landslide is typically excluded. Some excluded perils such as earthquake or flood can be purchased as an endorsement to your policy or as a separate policy. Contact your agent, broker, or insurance company if you have a concern about any of the exclusions in your policy.

#### **CONTENTS (PERSONAL PROPERTY) COVERAGE DISCLOSURE:**

This disclosure form does not explain the types of contents coverage provided by your policy for items such as your furniture or clothing. Contents may be covered on either an actual cash value or replacement cost basis depending on the contract. Almost all policies include specific dollar limitations on certain property that is particularly valuable such as jewelry, art, or silverware. Contact your agent, broker or insurance company if you have any questions about your contents coverage. You should create a list of all personal property in and around your home. Pictures and video recordings also help you document your property. The list, photos, and video should be stored away from your home.

#### **CONSUMER ASSISTANCE**

If you have any concerns or questions, contact your agent, broker, or insurance company. You are also encouraged to contact the California Department of Insurance consumer information line at (800) 927-HELP (4357) or at [www.insurance.ca.gov](http://www.insurance.ca.gov) for free insurance assistance.



**CALIFORNIA FAIR IDENTICAL PROPERTY INSURANCE BILL OF RIGHTS**

A consumer is entitled to receive information regarding homeowner's insurance. The following is a limited overview of information that your insurance company can provide:

- The insurance company's customer service telephone number for underwriting, rating, and claims inquiries.
- A written explanation for any cancellation or nonrenewal of your policy.
- A copy of the insurance policy.
- An explanation of how your policy limits were established.
- In the event of a claim, an itemized, written scope of loss report prepared by the insurer or its adjuster within a reasonable time period.
- In the event of a claim, a copy of the Unfair Practices Act and, if requested, a copy of the Fair Claims Practices Regulations.
- In the event of a claim, notification of a consumer's rights with respect to the appraisal process for resolving claims disputes.
- An offer of coverage and premium quote for earthquake coverage, if eligible.

A consumer is also entitled to select a licensed contractor or vendor to repair, replace, or rebuild damaged property covered by the insurance policy.

The information provided herein is not all inclusive and does not negate or preempt existing California law. If you have any concerns or questions, contact your agent, broker, insurance company, or the California Department of Insurance consumer information line (800) 927-HELP (4357) or at [www.insurance.ca.gov](http://www.insurance.ca.gov) for free insurance assistance.

This insurer reports claim information to one or more claims information databases. The claim information is used to furnish loss history reports to insurers. If you are interested in obtaining a report from a claims information database, you may do so by contacting:

Choicepoint (CLUE)

1-800-456-6004

[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

ISO Claimsearch

1-800-888-4476

000000060008000000000058854206819







## NOTICE OF PRIVACY PRACTICES — CALIFORNIA

We appreciate the trust you place in us when you buy insurance from one of our companies. We want you to know how we gather information about you, how we protect it, and how you can make sure it's correct.

## WHAT WE COLLECT

Most of the information we obtain comes directly from you and your insurance agent. For example, your application gives us your name, address and Social Security number.

We may also ask for data from other outside sources, including:

- Your transactions with our affiliates or other insurance companies (such as your payment history or claims history); or
- Data we receive from a consumer reporting agency or insurance support organization ("Organization"), such as your credit history, driving record, claims history or value and condition of your property.

Organizations from which we obtain information may keep it and disclose it to others as permitted by law.

If we obtain medical information about you, it is generally received in connection with the administration or management of your insurance policy or claim or for the detection and prevention of fraud. We will not share your medical information with our affiliates or non-affiliates for marketing purposes.

We treat information about our former customers in the same manner that we treat information about current customers.

## HOW WE USE DATA ABOUT YOU

We only disclose personal data about you as permitted by law. Generally, this includes sharing it with third parties to administer your transactions with us, service your insurance policy or claim, detect and prevent fraud, or with your authorization. We require these parties to use your personal data only for the reasons we gave it to them. These third parties may include:

- Agents and brokers authorized to sell Safeco insurance products;
- Independent contractors (such as auto repair facilities, towing companies, property inspectors and independent adjusters);
- Auditors, attorneys, courts and government agencies;
- Other companies which may reinsure your policy or with which you have other coverage;
- Group policyholders (for reporting claims data or an audit); and/or,
- Other companies and Organizations for actuarial or research studies.

We may also share data with other companies with which we have joint marketing agreements for products offered by Safeco. We may also share information about our transactions (such as payment history) and experiences (such as claims made) with you within the Safeco family of companies. Finally, we may share data in response to court orders, such as subpoenas.

We do not sell your information to others, nor do we provide it to third parties for their own marketing purposes.

## SECURITY

We maintain physical, electronic, and administrative safeguards to protect your data from unauthorized access. Our employees are authorized to access customer files only for legitimate business purposes.

**YOUR AGENT OR BROKER**

Your agent or broker is not a Safeco employee and is not subject to our privacy policy. Because your agent or broker has a unique business relationship with you, he or she may have data about you that Safeco does not have. Your agent or broker may use this information differently than Safeco. Contact your agent or broker to learn more about their privacy practices.

## REVIEWING YOUR FILE

You can request a copy of the data about you in our files to review. Your request must be in writing. We will respond within 30 business days of receiving your request. We will advise you of third parties to whom we have given the data during the last two years. We will also give you the name and address of any reporting organization from which we received data about you.

There are certain types of information, such as the information collected for a claim or when the possibility of a lawsuit exists, that we are not required to provide you.

If the law allows you to review records supplied by a medical provider, you can direct us to send the records to you or to a provider of your choice (as long as the provider is licensed in the area related to the records being provided). We may send mental health records directly to you only with your medical provider's approval.

## IF YOU DISAGREE WITH OUR RECORDS

If you believe information in our files is wrong, you can notify us in writing. We will review your file within 30 business days of receiving your notice. If we agree with you, we will amend our records and notify you about the change. This change will become part of the file. It will be included in any future disclosures to others and will be sent to:

- Anyone you designate who may have received the data during the previous two years.
- Anyone who received the data from us during the previous seven years.
- Organizations that provided the data that was changed pursuant to your request.

If we disagree with you, we will explain why. You can provide us with a written statement explaining why you believe the data is wrong. This statement will become part of the file and will be included in any future disclosures of the disputed subject matter. Your statement will also be sent to the parties listed above.

## SAFECO'S WEB SITE

If you have Internet access and want to learn more about our online security practices, click on the Privacy Policy link on [www.safeco.com](http://www.safeco.com).

American Economy Insurance Company  
American States Insurance Company  
American States Insurance Company of Texas  
American States Preferred Insurance Company  
First National Insurance Company of America  
General Insurance Company of America  
Insurance Company of Illinois  
Safeco Insurance Company of America  
Safeco Insurance Company of Illinois  
Safeco Surplus Lines Insurance Company

(For mailing address, please contact your agent or nearest local Safeco office.)

**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)**

Home office: Safeco Plaza, Seattle, WA 98185-0001 (A stock insurance company.)

**QUALITY CREST HOMEOWNERS POLICY DECLARATIONS**

**INSURED:**

DAVID AVILA  
JOHN HAYNE  
316 W F ST STE 100  
OAKDALE CA 95361-3858

**RESIDENCE PREMISES:**

8651 CRANE RD  
OAKDALE CA 95361-8109

**COPY**

**POLICY NUMBER:** 0A4122739

**POLICY PERIOD FROM:** FEB. 26 2016

**AT:** 12:01 A.M.

**TO:** FEB. 26 2017

**AGENT:**

OMEGA PACIFIC INS SOLUTIONS

1016 12TH ST STE A

MODESTO

CA 95354-0812

**TELEPHONE:** 1-866-472-3326

**IMPORTANT NOTICES**

- Your policy has renewed effective February 26, 2016.
- **THIS POLICY DOES NOT PROVIDE EARTHQUAKE COVERAGE.**
- The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

COVERAGES	LIMIT	PREMIUM
<b>SECTION I - PROPERTY COVERAGES</b>		
A - Dwelling	\$ 1,161,600	\$ 4,849.00
B - Other Structures	232,320	
C - Personal Property	871,210	
D - Loss of Use	FAIR COST	
<b>SECTION II - LIABILITY COVERAGES</b>		
E - Personal Liability (each occurrence)	500,000	37.00
F - Medical Payments (each person)	10,000	
<b>INCLUDED COVERAGES</b>		
Building Ordinance or Law Coverage		Included
Included in limit applicable to Coverage A		
Full Value on Personal Property		Included
Extended Dwelling Coverage Amount	1,161,600	Included
438-B.F.U.		Included
California Workers Compensation		5.00

CREDITS	PERCENTAGE	SAVINGS
Newer Home Credit	14%	\$ -679.00
Burglar Alarm Credit	10%	-485.00
Sprinkler Credit	7%	-339.00

DEDUCTIBLE(S)	PERCENTAGE	AMOUNT
Section I	N/A	\$ 2,500

LICENSE, TAX OR FEE:	PREMIUM
California Seismic Safety Fee	\$ .15

<b>TOTAL ANNUAL PREMIUM</b>	<b>\$ 3,383.15</b>
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CONTINUED

Page 1 of 2

ORIGINAL

DATE PREPARED DEC. 28 2015

**FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)  
QUALITY CREST HOMEOWNERS POLICY DECLARATIONS**

POLICY NUMBER: 0A4122739

CONTINUED

You may pay your premium in full or in installments. There is no installment fee for the following billing plans: Full Pay, Annual 2-Pay. Installment fees for all other billing plans are listed below. If more than one policy is billed on the installment bill, only the highest fee is charged. The fee is:

\$0.00 per installment for recurring automatic deduction (EFT)  
\$0.00 per installment for recurring credit card or debit card  
\$2.00 per installment for all other payment methods

**INSURABLE INTERESTS**

SERVICING MORTGAGEE  
FLAGSTAR BANK, FSB  
ITS SUCCESSORS AND/OR ASSIGNS  
PO BOX 7026  
TROY MI 48007-7026  
LOAN NUMBER: 0502432472

3733X



A Liberty Mutual Company



\*000512\*

OMEGA PACIFIC INS SOLUTIONS  
1016 12TH ST STE A  
MODESTO CA 95354-0812

December 28, 2015

Policy Number: OA4122739

24-Hour Claims: 1-866-472-3326

Policy Service: 1-866-472-3326

Online Account Services: [www.safeco.com](http://www.safeco.com)**THIS IS NOT A BILL.**DAVID AVILA  
JOHN HAYNE  
316 W F ST STE 100  
OAKDALE CA 95361-3858

Thank you for allowing us to continue serving your home insurance needs. We appreciate your business and the trust that you have placed in us.

This renewal reflects adjustments to your dwelling, other structures, and personal property limits. We have adjusted your dwelling coverage limit to reflect increases in labor and materials costs in your area. As part of your responsibility to maintain adequate amounts of insurance, please contact your agent to ensure that your limits reflect your dwelling's current features and characteristics, particularly if you have remodeled recently.

Your other structures and personal property limits, which are based on your dwelling coverage, have also been adjusted. You should review whether your coverage is adequate at least annually, and after each significant personal property purchase. If you would like to change your limits, or schedule any of your high value items, please contact your agent.

With this renewal the following changes were made, including those requested by you or your agent or broker:

- Your Dwelling Limits (Coverage A) changed from \$1,143,300 to \$1,161,600. Other coverage limits listed below also changed since they are factors of your dwelling limits.
- Other Structure Limits (Coverage B) changed from \$228,660 to \$232,320.
- Personal Property Limits (Coverage C) changed from \$857,480 to \$871,210.

We would also like to draw your attention to the following:

- Your new policy period begins February 26, 2016. The 12-month premium for this policy is \$3,383.15 for the February 26, 2016 to February 26, 2017 policy term.
- This is not a bill. Your bill will be sent in a separate mailing approximately 25 days before it is due. It will provide an explanation of any money owed, your payment options with applicable fees and your payment due date.

PLEASE SEE REVERSE

FIRST NATIONAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)

P O BOX 515097, LOS ANGELES, CA 90051

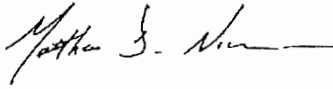
69



If you have any questions or wish to make any changes to your policy, you can do so by calling us at 1-866-472-3326.

**We have made changes to our program that impact both coverage and premium. The impact on individual customers will vary. Please review the declarations page, the policy and any enclosed notices carefully to see how these changes affect you.**

We appreciate the opportunity to serve you. Thank you.

A handwritten signature in black ink, appearing to read "Matthew D. Nickerson", followed by a horizontal line.

Matthew D. Nickerson  
President, Safeco Insurance

## Ask yourself: Do you have enough insurance coverage?

### How much would it take to reconstruct your home?

Surprisingly, it has been estimated that 58% of American homes are underinsured by an average of 21%\*. Make sure yours isn't one of them.

Each home is unique. You know your home best. It's your responsibility to make sure you're "fully insured" and "insured to value." That means you need to have enough insurance coverage to rebuild your home and replace all of your personal belongings in the event of total loss.

**How can you determine your needs? Ask yourself the questions below. If you need help answering them, call your agent and discuss your insurance needs with them.**

They will assist you in determining how much insurance would be needed to fully protect your home and belongings.

### How much would it take to reconstruct your home at today's prices?

Things to consider:

- Your home's age (older homes tend to be more expensive to reconstruct) and style (contemporary, colonial, ranch, etc.)
- Features — fireplaces, cabinetry, built-in features, vaulted ceilings
- Flooring — hardwood, tile, natural stone, carpeting
- Finishes — crown molding, window and floor trim, faux paint, wall paper, wainscoting, chair rails, staircases, etc.
- Recent improvements you may have made (remodeled bathroom or kitchen, recessed lighting, built-in cabinets)
- A basement you may have finished or a room you may have added

### How much is enough to replace the structures surrounding your home at today's prices?

Things to consider:

- Your fence, detached garage, gazebo, barn or storage shed
- If you have an in-ground swimming pool or just repaved your driveway or sidewalk

### What would it take to replace your personal belongings at today's prices?

Things to consider:

- All your basics (furniture, rugs, linens, kitchenware, tools) and every electronic gadget
- Your entire wardrobe, your jewelry, medicines and personal effects
- Have you made any big purchases lately?
- If you have a garage full of tools, are passionate about the latest gadgets or collect just about anything, you should seriously consider getting more personal belongings coverage than the standard policy provides.

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## Let's make sure you're "fully insured."

Your agent uses replacement cost estimation tools to establish a starting point for your insurance coverage. But you know your home best. And we look to you to give your agent the most complete, up-to-date information in order to protect your home and lifestyle. Here are two quick things you can do today:

1. **Look critically at your coverage statement page (also known as the policy declarations page, which comes after the opening letter in this package).** Do you believe you have enough Coverage A? (This is the amount you'd get for reconstruction of an as-close-as-possible replica of your home in the event of total loss.) If you're not sure, call your agent for help.
2. **Take inventory.** Compare the value of your personal belongings to the Coverage C amount on your coverage statement page. Safeco has created a form that can help you get started. You'll find it at [Safeco.com/homeinventory](https://www.safeco.com/homeinventory).

**It's important to know: your home's market value is totally different from what it would cost to reconstruct.** Today's market value reflects economic conditions, taxes, school districts, the market value of land and many other factors that have nothing to do with how much it would cost to reconstruct your home from scratch.

Reconstruction cost — the amount needed to get you back home quickly — is based almost exclusively on the cost of materials and labor as well as demand for contractor services. In the event of total loss, a properly insured Safeco policyholder can rebuild with the same quality of materials and workmanship in their current home (unless a functional replacement cost policy was deliberately selected). Of course, we hope you'll never need these services. But we'll all sleep better knowing you're fully insured.

Thank you for trusting Safeco with your home insurance needs.

3728X



A Liberty Mutual Company

## CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE

**AGENT:**  
OMEGA PACIFIC INS SOLUTIONS  
1016 12TH ST STE A  
MODESTO CA 95354-0812

**DATE:**  
DECEMBER 28, 2015

**AGENT TELEPHONE:** 1-866-472-3326

**POLICY NUMBER:**  
OA4122739

**INSURED:**  
DAVID AVILA  
JOHN HAYNE  
316 W F ST STE 100  
OAKDALE CA 95361-3858

**RESIDENCE PREMISES:**  
8651 CRANE RD  
OAKDALE CA 95361-8109

### NOTICE TO CONSUMERS — CALIFORNIA RESIDENTIAL INSURANCE DISCLOSURE

This disclosure is required by Section 10102 of the California Insurance Code. This form provides general information related to residential property insurance and is not part of your residential property insurance policy. Only the specific provisions of your policy will determine whether a particular loss is covered and the amount payable. The information provided does not preempt existing California law.

#### PRIMARY FORMS OF RESIDENTIAL DWELLING COVERAGE

You have purchased the coverage(s) checked below. **NOTE: Actual Cash Value Coverage is the most limited level of coverage listed. Guaranteed Replacement Cost is the broadest level of coverage.**

- ☐ **ACTUAL CASH VALUE COVERAGE** pays the costs to repair the damaged dwelling minus a deduction for physical depreciation. If the dwelling is completely destroyed, this coverage pays the fair market value of the dwelling at time of loss. In either case, coverage only pays for costs up to the limits specified in your policy.
- ☐ **REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling, without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Coverage only pays for replacement costs up to the limits specified in your policy.
- ☒ **EXTENDED REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Extended Replacement Cost provides additional coverage above the dwelling limits up to a stated percentage or specific dollar amount. See your policy for the additional coverage that applies.
- ☐ **GUARANTEED REPLACEMENT COST COVERAGE** covers the full cost to repair or replace the damaged or destroyed dwelling for a covered peril regardless of the dwelling limits shown on the policy declarations page. (NOT AVAILABLE).
- ☒ **BUILDING CODE UPGRADE COVERAGE**, also called Ordinance and Law coverage, is an important option that covers additional costs to repair or replace a dwelling to comply with the building codes and zoning laws in effect at the time of loss or rebuilding. These costs may otherwise be excluded by your policy. Meeting current building code requirements can add significant costs to rebuilding your home. Refer to your policy or endorsement for the specific coverage provided and coverage limits that apply.





**READ YOUR POLICY AND POLICY DECLARATIONS PAGE CAREFULLY:** The policy declarations page shows the specific coverage limits you have purchased for your dwelling, personal property, separate structures such as detached garages, and additional living expenses. The actual policy and endorsements provide the details on extensions of coverage, limitations of coverage, and coverage conditions and exclusions. The amount of any claim payment made to you will be reduced by any applicable deductibles shown on your policy declarations page. It is important to take the time to consider whether the limits and limitations of your policy meet your needs. Contact your agent, broker, or insurance company if you have questions about what is covered or if you want to discuss your coverage options.

#### **INFORMATION YOU SHOULD KNOW ABOUT RESIDENTIAL DWELLING INSURANCE**

**AVOID BEING UNDERINSURED:** Insuring your home for less than its replacement cost may result in your having to pay thousands of dollars out of your own pocket to rebuild your home if it is completely destroyed. Contact your agent, broker, or insurance company immediately if you believe your policy limits may be inadequate.

**THE RESIDENTIAL DWELLING COVERAGE LIMIT:** The coverage limit on the dwelling structure should be high enough so you can rebuild your home if it is completely destroyed. Please note:

- The cost to rebuild your home is almost always different from the market value.
- Dwelling coverage limits do not cover the value of your land.
- The estimate to rebuild your home should be based on construction costs in your area and should be adjusted to account for the features of your home. These features include but are not limited to the square footage, type of foundation, number of stories, and the quality of the materials used for items such as flooring, countertops, windows, cabinetry, lighting and plumbing.
- The cost to rebuild your home should be adjusted each year to account for inflation.
- Coverage limits for contents, separate structures, additional living expenses and debris removal are usually based on a percentage of the limit for the dwelling. If your dwelling limit is too low, these coverage limits may also be too low.

You are encouraged to obtain a current estimate of the cost to rebuild your home from your insurance agent, broker, or insurance company or an independent appraisal from a local contractor, architect, or real estate appraiser. If you do obtain an estimate of replacement value, and wish to change your policy limits, contact your insurance company. While not a guarantee, a current estimate can help protect you against being underinsured.

**DEMAND SURGE:** After a widespread disaster, the cost of construction can increase dramatically as a result of the unusually high demand for contractors, building supplies and construction labor. This effect is known as demand surge. Demand surge can increase the cost of rebuilding your home. Consider increasing your coverage limits or purchasing Extended Replacement Cost coverage to prepare for this possibility.

**CHANGES TO PROPERTY:** Changes to your property may increase its replacement cost. These changes may include the building of additions, customizing your kitchen or bathrooms, or otherwise remodeling your home. Failure to advise your insurance company of any significant changes to your property may result in your home being underinsured.

**EXCLUSIONS:** Not all causes of damage are covered by common homeowners or residential fire policies. You need to read your policy to see what causes of loss or perils are not covered. Coverage for landslide is typically excluded. Some excluded perils such as earthquake or flood can be purchased as an endorsement to your policy or as a separate policy. Contact your agent, broker, or insurance company if you have a concern about any of the exclusions in your policy.

#### **CONTENTS (PERSONAL PROPERTY) COVERAGE DISCLOSURE:**

This disclosure form does not explain the types of contents coverage provided by your policy for items such as your furniture or clothing. Contents may be covered on either an actual cash value or replacement cost basis depending on the contract. Almost all policies include specific dollar limitations on certain property that is particularly valuable such as jewelry, art, or silverware. Contact your agent, broker or insurance company if you have any questions about your contents coverage. You should create a list of all personal property in and around your home. Pictures and video recordings also help you document your property. The list, photos, and video should be stored away from your home.

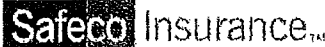
#### **CONSUMER ASSISTANCE**

If you have any concerns or questions, contact your agent, broker, or insurance company. You are also encouraged to contact the California Department of Insurance consumer information line at (800) 927-HELP (4357) or at [www.insurance.ca.gov](http://www.insurance.ca.gov) for free insurance assistance.









A Liberty Mutual Company

## NOTICE OF PRIVACY PRACTICES — CALIFORNIA

We appreciate the trust you place in us when you buy insurance from one of our companies. We want you to know how we gather information about you, how we protect it, and how you can make sure it's correct.

### WHAT WE COLLECT

Most of the information we obtain comes directly from you and your insurance agent. For example, your application gives us your name, address and Social Security number.

We may also ask for data from other outside sources, including:

- Your transactions with our affiliates or other insurance companies (such as your payment history or claims history); or
- Data we receive from a consumer reporting agency or insurance support organization ("Organization"), such as your credit history, driving record, claims history or value and condition of your property.

Organizations from which we obtain information may keep it and disclose it to others as permitted by law.

If we obtain medical information about you, it is generally received in connection with the administration or management of your insurance policy or claim or for the detection and prevention of fraud. We will not share your medical information with our affiliates or non-affiliates for marketing purposes.

We treat information about our former customers in the same manner that we treat information about current customers.

### HOW WE USE DATA ABOUT YOU

We only disclose personal data about you as permitted by law. Generally, this includes sharing it with third parties to administer your transactions with us, service your insurance policy or claim, detect and prevent fraud, or with your authorization. We require these parties to use your personal data only for the reasons we gave it to them. These third parties may include:

- Agents and brokers authorized to sell Safeco insurance products;
- Independent contractors (such as auto repair facilities, towing companies, property inspectors and independent adjusters);
- Auditors, attorneys, courts and government agencies;
- Other companies which may reinsure your policy or with which you have other coverage;
- Group policyholders (for reporting claims data or an audit); and/or,
- Other companies and Organizations for actuarial or research studies.

We may also share data with other companies with which we have joint marketing agreements for products offered by Safeco. We may also share information about our transactions (such as payment history) and experiences (such as claims made) with you within the Safeco family of companies. Finally, we may share data in response to court orders, such as subpoenas.

We do not sell your information to others, nor do we provide it to third parties for their own marketing purposes.

### SECURITY

We maintain physical, electronic, and administrative safeguards to protect your data from unauthorized access. Our employees are authorized to access customer files only for legitimate business purposes.

### YOUR AGENT OR BROKER

Your agent or broker is not a Safeco employee and is not subject to our privacy policy. Because your agent or broker has a unique business relationship with you, he or she may have data about you that Safeco does not have. Your agent or broker may use this information differently than Safeco. Contact your agent or broker to learn more about their privacy practices.

## REVIEWING YOUR FILE

You can request a copy of the data about you in our files to review. Your request must be in writing. We will respond within 30 business days of receiving your request. We will advise you of third parties to whom we have given the data during the last two years. We will also give you the name and address of any reporting organization from which we received data about you.

There are certain types of information, such as the information collected for a claim or when the possibility of a lawsuit exists, that we are not required to provide you.

If the law allows you to review records supplied by a medical provider, you can direct us to send the records to you or to a provider of your choice (as long as the provider is licensed in the area related to the records being provided). We may send mental health records directly to you only with your medical provider's approval.

## IF YOU DISAGREE WITH OUR RECORDS

If you believe information in our files is wrong, you can notify us in writing. We will review your file within 30 business days of receiving your notice. If we agree with you, we will amend our records and notify you about the change. This change will become part of the file. It will be included in any future disclosures to others and will be sent to:

- Anyone you designate who may have received the data during the previous two years.
- Anyone who received the data from us during the previous seven years.
- Organizations that provided the data that was changed pursuant to your request.

If we disagree with you, we will explain why. You can provide us with a written statement explaining why you believe the data is wrong. This statement will become part of the file and will be included in any future disclosures of the disputed subject matter. Your statement will also be sent to the parties listed above.

## SAFECO'S WEB SITE

If you have Internet access and want to learn more about our online security practices, click on the Privacy Policy link on [www.safeco.com](http://www.safeco.com).

American Economy Insurance Company  
American States Insurance Company  
American States Insurance Company of Texas  
American States Preferred Insurance Company  
First National Insurance Company of America  
General Insurance Company of America  
Insurance Company of Illinois  
Safeco Insurance Company of America  
Safeco Insurance Company of Illinois  
Safeco Surplus Lines Insurance Company  
(For mailing address, please contact your agent or nearest local Safeco office.)

3732X

## IMPORTANT MESSAGE ABOUT YOUR POLICY

Thank you for renewing your home insurance with Safeco. We value your business and appreciate the trust you have placed in us.

This offer of renewal is based on your current Safeco Homeowner's program and coverage. We would like to make you aware that Safeco maintains more than one Homeowner's program, and you may be eligible for a different Safeco Homeowner's program with different coverages and rates. The programs are Safeco Quality Crest™, Safeco Quality-Plus™ and Safeco's New Homeowners Program. The basic coverages in each program are similar, but each program may also provide differing levels of coverage, deductibles or internal policy limits. Examples of coverage differences include, but are not limited to, the following examples:

- Differences in Loss Settlement practices
- Deductible options may differ
- Different Internal Policy Limits on specified types of Personal Property (for example, golf carts, money, rare coins and jewelry)
- Extended Dwelling Coverage and Building Ordinance or Law are either automatically included or offered as an additional coverage
- Personal Injury coverage (also called Personal Offense coverage) is either automatically included or offered as an additional coverage

Your premium for coverage in a different program may be higher or lower than what you currently pay. Please consult your policy Declarations and review the coverages currently applicable to your policy. If you would like to discuss your current coverages or would like additional information on the Safeco Homeowners programs, please contact the agent or broker listed on your Policy Declarations.

HOM-7550/CAEP 6/15 \_\_\_\_\_

3127

\*0000000200080000001000512726\*





OMEGA PACIFIC INS SOLUTIONS  
1016 12TH ST STE A  
MODESTO CA 95354-0812

DECEMBER 28, 2015

POLICY NUMBER  
0A4122739

AGENT TELEPHONE:  
1-866-472-3326

DAVID AVILA  
JOHN HAYNE  
316 W F ST STE 100  
OAKDALE CA 95361-3858

### EARTHQUAKE COVERAGE OFFER

Your residential property insurance policy does not cover earthquake damage to your home or its contents.

To cover earthquake damage to your home and its contents you need to purchase a separate earthquake insurance policy. The coverage provided by an earthquake insurance policy is different from, and typically more limited than, the coverage provided by your residential property insurance policy.

California law requires insurance companies to offer earthquake insurance in conjunction with a residential property insurance policy. If you do not accept the offer of earthquake insurance below within 30 days of the mailing of this notice, your insurance company shall presume that you have not accepted this offer of earthquake insurance.

You may purchase earthquake insurance coverage on the following terms:

	LIMITS:
A. Amount of Dwelling/Building Coverage Limit:	\$ 1,161,600
B. Deductible:	15% / \$ 174,240
C. Contents Coverage Limit:	\$ 5,000*
D. Additional Living Expenses Coverage Limit:	\$ 1,500*
E. Estimated Annual Premium:	\$ 273.00

The deductible represents the amount of damage your covered property must incur before the earthquake insurance coverage begins. If your covered loss is less than the applicable deductible, you may not receive any payment.

If you choose not to accept this offer within the 30-day period, you may apply for earthquake coverage at a later date.

Your insurance company contracts with the California Earthquake Authority (CEA) to offer earthquake insurance to its customers. For an additional premium, you can choose CEA coverage options such as higher limits for Contents or Additional Living Expenses, increased building code upgrade limits, or a lower deductible. You can also choose to buy certain CEA coverages separately.

Contact your insurance agent or your insurance company to obtain details regarding this offer of earthquake insurance and other coverage options.





# Exhibit

3

16 Nov 2024

Notification Letter Shellpoint

31 Jan; 8 August; 24 October 2023

12 March; 21 June 2024



Respond to:

David-Anthony: Avila  
c/o 8651 Crane Road  
Oakdale, California [ 95361 ]

21 June 2024

Account #0579602652  
JOHN HAYNE, 8651 CRANE RD  
OAKDALE, CA 95361-8109

**COPY**

Shellpoint Mortgage Servicing  
Loan Service Department  
P.O. Box 10826

Greenville, SC 29603-0826

Certified mail: #9589-0710-5270-0913-7018-93 Receipt-#9590-9402-7659-2122-7535-88

J.P. Morgan Mortgage Acquisition Corporation  
383 Madison Ave  
New York, NY 10179  
Certified mail: #9589-0710-5270-0913-7018-86

**Notice to agent is notice to principle and notice to principal is notice to agent**

To Whom It May Concern;

I am David-Anthony: Avila and I am responding to your false statements which Shellpoint Mortgage Servicing employees apparently are instructed to commit fraud against JOHN HAYNE. I have been in possession of the land under the forever contract known as Letter Patent number PLC 5/18/1858 from 17 March 2009.

I am responding to your document titled "Dear Homeowner", dated 06/17/2024. It appears to read the "loan" is "delinquent." Please note all "payments" are up to date based on the "NOTE" clause 3.(A) Time and Place of Payments, I will pay principle and interest by making a payment every month....Each monthly payment will be applied as of its scheduled due date... (B) Amount of Monthly Payments, My monthly payment will be in the amount of U.S. \$2,043.90."<sup>1</sup>

All payments have been made and are current.

If there are any other services that have been provided, please forward an INVOICE for of any and all alleged services for which you are charging to this account.

Please note that it appears there is a charge for "Lender Placed Hazard Disbursement"? I do not comprehend that entry for if it is in reference to insurance for the property at 8651 Crane Road, it is a fraudulent charge. I have had hazard insurance coverage "continuously" from the purchase date of the land. I have recently confirmed with my insurance agent that I have had continuing insurance coverage and he assured me that I have. Also, my insurance agent has sent to Shellpoint Mortgage Servicing on several occasions, the appropriate documentation to

the fact there is and has been hazard insurance coverage. As well, I have sent several of times documentation of proof of insurance. Moreover, the insurance company themselves have a policy to inform the lender of the existence of insurance at each annual renewal. It is incumbent upon Shellpoint Servicing among your several of office locations, to communicate among yourselves to assure proper fiduciary responsibilities to each borrower of each loan.

Please correct the wrongful "Lender Placed Hazard Disbursement" fees for each and every month such a charge has been placed. Your multitude of offices have the records documenting home owner placed insurance from day one. Please correct the error.

**Notice to agent is notice to principle and notice to principal is notice to agent**

I am formally requesting for a "**payoff statement**" for the account #0579602652 per 12 CFR §1026.36 (3) Payoff statement. In connection with a consumer credit transaction secured by a consumer's dwelling, a creditor, assignee or servicer, as applicable, must provide an accurate statement of the total outstanding balance that would be required to pay the consumer's obligation in full as of a specified date. The Statement shall be sent within a reasonable time, but in no case more than seven business days, after receiving a written request from the consumer or any person acting on behalf of the consumer. When a creditor, assignee, or servicer, as applicable, is not able to provide the statement within seven business days of such a request because a loan is in bankruptcy or foreclosure, because the loan is a reverse mortgage or shared appreciation mortgage, or because of natural disasters or other similar circumstances, the payoff statement must be provided within a reasonable time. A creditor or assignee that does not currently own the mortgage loan or the mortgage servicing rights is not subject to the requirement in this paragraph (c)(3) to provide a payoff statement.

By the hand of: David Anthony Avila 21 June 2024  
David-Anthony; Avila Date

- 1) UCC Part 6 § 3-603. Tender of Payment. § 3-603 (b) If tender of payment of an obligation to pay an instrument is made to a person entitled to enforce the instrument and the tender is refused, there is discharge, to the extent of the amount of the tender, of the obligation of an indorser or accommodation party having a right of recourse with respect to the obligation to which the tender relates.  
§ 3-603 (c) If tender of payment of an amount due on an instrument is made to a person entitled to enforce the instrument, the obligation of the obligor to pay interest after the due date on the amount tendered is discharged. If presentment is required with respect to an instrument and the obligor is able and ready to pay on the due date at every place of payment stated in the instrument, the obligor is deemed to have made tender of payment on the due date to the person entitled to enforce the instrument.

Response and Request

Respond to:

David-Anthony: Avila  
c/o 8651 Crane Road  
Oakdale, California [ 95361 ]

October 24th, 2023

Account #0579602652  
JOHN HAYNE, 8651 CRANE RD  
OAKDALE, CA 95361-8109

COPY

Shellpoint Mortgage Servicing  
Loan Service Department  
P.O. Box 10826  
Greenville, South Carolina 29603-0826  
Certified mail: #7022-2410-0002-9024-8029

J.P. Morgan Mortgage Acquisition Corporation  
383 Madison Ave  
New York, New York 10179  
Certified mail: #7022-2410-0002-9024-8012

To Whom It May Concern;

I am David-Anthony: Avila and I am acting on behalf of JOHN HAYNE with a notarized letter of authorization to act on his behalf with the account listed above(authorization letter is attached).

I am responding to your document titled "Dear Borrower", dated 10/09/2023. It appears to read the "loan" is "delinquent." Please note all "payments" are up to date based on the "NOTE" clause 3.(A) Time and Place of Payments, I will pay principle and interest by making a payment every month....Each monthly payment will be applied as of its scheduled due date... (B) Amount of Monthly Payments, My monthly payment will be in the amount of U.S. \$2,043.90."

If there are any other services that have been provided, please forward an INVOICE for each for my inspection and potential approval.

Please note that it appears there is a charge for "insurances"? I do not comprehend that entry for if it is in reference to insurance for the property at 8651 Crane Road, I have had insurance coverage "continuously" from the purchase date of the property. I have recently confirmed with my insurance agent that I have had continuing insurance coverage and he assured me that I have. As well, he sent to Shellpoint Mortgage Servicing on many occasions, the appropriate documentation to the fact. I will address that issue with another contact to you shortly.

**Please correct the error. Please copy me with the corrections.**

Take note: I have over many years requested numerous times for the production of certified copies of the original organic NOTE and the original organic DEED OF TRUST. Most recently with my "qualified written request"; dated October 24th, 2023, certified mail 7022-2410-0002-9024-7985.

I have yet to receive those certified documents. That as fact, raises the point the location of those documents is in question and without that knowledge, you can not comply to clause 23 of the DEED OF TRUST. Being the "NOTE" is a financial instrument, the actual Note Holder retains the right of payment. In order to follow UCC decorum, it is imperative to comply with Law:





Response and Request

- Pursuant to 12 US Code Section 2605, an appointment to for the presentment of the "Original, wet-ink-signature Tangible Promissory Note and Deed of Trust in return of pay off in full for the lawful amount owed.
- Pursuant to 12 US Code Section 2605 for certified copies of all sales of the loan and or transfer documents with the appropriate signatures of the lawful representative of the participating party to the sale and or transfer.
- UCC 3-501 (b)(2) Upon demand of the person to whom presentment is made, the person making presentment must (i) exhibit the instrument, ..."

There are to date no responses I have received to fulfill these lawful requests for information and or documentation addressing the formal requests.

By the hand of: David Anthony Avila  
David-Anthony, Avila

24 Oct 2023  
Date

Enclosed:

13 March 2020 Communication authorization- John Hayne to David Avila

**NOTARY ACKNOWLEDGMENT**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of Stanislaus

On October 24th, 2023, before me, Tyler David McRae, Notary Public,

personally appeared David Anthony Avila, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the state of California that the forgoing paragraph is true and correct.

WITNESS my hand and official seal.

Tyler D. McRae  
Notary Public Signature





Respond to:

David-Anthony: Avila  
c/o 8651 Crane Road  
Oakdale, California [ 95361 ]

12 March 2024

Account #0579602652  
JOHN HAYNE, 8651 CRANE RD  
OAKDALE, CA 95361-8109

Shellpoint Mortgage Servicing  
Loan Service Department  
P.O. Box 10826  
Greenville, South Carolina 29603-0826  
Certified mail: #7022-2410-0002-9026-3312

**COPY**

J.P. Morgan Mortgage Acquisition Corporation  
383 Madison Ave  
New York, New York 10179  
Certified mail: #7022-2410-0002-9026-3305

To Whom It May Concern;

I am David-Anthony: Avila and I am acting on behalf of JOHN HAYNE with a notarized letter of authorization to act on his behalf with the account listed above.

I am responding to your document titled "Dear Borrower", dated 02/12/2024. It appears to read the "loan" is "delinquent." Please note all "payments" are up to date based on the "NOTE" clause 3.(A) Time and Place of Payments, I will pay principle and interest by making a payment every month....Each monthly payment will be applied as of its scheduled due date... (B) Amount of Monthly Payments, My monthly payment will be in the amount of U.S. \$2,043.90."

If there are any other services that have been provided, please forward an INVOICE, for each for my inspection and potential approval.

Please note that it appears there is a charge for "insurances"? I do not comprehend that entry for if it is in reference to insurance for the property at 8651 Crane Road, I have had insurance coverage "continuously" from the purchase date of the property. I have recently confirmed with my insurance agent that I have had continuing insurance coverage and he assured me that I have. As well, he sent to Shellpoint Mortgage Servicing on many occasions, the appropriate documentation to the fact. I will address that issue with another contact to you shortly.

Please correct the error. Please copy me with the corrections.



Take note: I have over many years requested numerous times for the production of certified copies of the original organic NOTE and the original organic DEED OF TRUST. Most recently with my "qualified written request"; dated 18 October, 2023, certified mail 7022-2410-0002-9024-7985.

I have yet to receive those certified documents. That as fact, raises the point the location of those documents is in question and without that knowledge, you can not comply to clause 23 of the DEED OF TRUST. Being the "NOTE" is a financial instrument, the actual Note Holder retains the right of payment. In order to follow UCC decorum, it is imperative to comply with Law:

- Pursuant to 12 US Code Section 2605, an appointment to for the presentment of the "Original, wet-ink-signature Tangible Promissory Note and Deed of Trust in return of pay off in full for the lawful amount owed.
- Pursuant to 12 US Code Section 2605 for certified copies of all sales of the loan and or transfer documents with the appropriate signatures of the lawful representative of the participating party to the sale and or transfer.
- UCC 3-501 (b)(2) Upon demand of the person to whom presentment is made, the person making presentment must (i) exhibit the instrument, ..."

There are to date no responses I have received to fulfill these lawful requests for information and or documentation addressing the formal requests.

By the hand of: David Anthony Avila  
David-Anthony;.Avila

12 March 2024  
Date

Enclosed:

13 March 2020 Communication authorization- John Hayne to David Avila

9





David-Anthony; Avila  
c/o 8651 Crane Road  
Oakdale, California [95361]  
209-595-5997

8 August 2023

Shellpoint Mortgage Servicing  
P.O. Box 650840  
Dallas, TX 75265

COPY

Certified mail: 7022 2410 0002 9023 7238

Lawful notification:

Reference account number- 057960652  
John Hayne  
8651 Crane Road  
Oakdale, California 95361

First, please note that the subject property has had Home Owners Insurance since the establishment of the above noted loan.

The following policies for the last 3 years:

Travelers- 26 January 2023 to 26 January 2024

Policy 613376760-633-1

Travelers- 26 January 2022 to 26 January 2023

Policy 611130093-633-1

Safco- 26 February 2021 to 26 February 2022

Policy OA4122739

I demand you correct the account for you have been unlawfully charging this account for home owners insurance.

Secondly- The escrow amount has been incorrect and overcharged per month as well. The current property tax amortized per month is \$529.00.

Thirdly- The contract payment is \$2,043.90.

The total monthly payments are \$2,572.90

Notice to agent is notice to principle : Notice to principal is notice to agent

Thank you;

8 Aug 2023  
Date

David-Anthony; Avila  
David-Anthony; Avila



David-Anthony: Avila  
C/o 8651 Crane Road  
Oakdale, California

31 January 2023

Certified mail: 7022-2410-0002-9026-3190

Shellpoint Mortgage Servicing  
ISAOA / ATIMA  
P. O. Box 7050  
Troy, MI 48007-7050

**COPY**

Reference:

Property address 8651 Crane Road, Oakdale, California  
Loan # 0579602652

Insurance notification- lack of, dated January 9, 2024.

Information from David-Anthony: Avila, a man with power of attorney from John Hayne, a man.

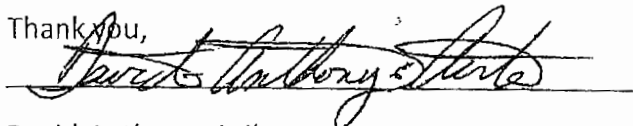
To Whom it man concern:

This real estate has NEVER been with out hazard insurance. I repeat, NEVER been with out hazard insurance. The insurance agent who has provided services to the real estate from day one of ownership, David Giddings of Giddings Specialty Insurance, 901 McHenry Ave, Ste B, Modesto, California.

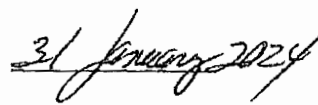
Please take note. Please CORRECT the accounting record crediting all charges related to your erroneous requirement for insurance coverage which has been and still is a duplicate and not a lawful charge.

Please reply as soon as possible!

Thank you,



David-Anthony: Avila



Date

Enclosed:

Exhibits: Copy of letter from Shellpoint Mortgage Services, Insurance notification- lack of, dated January 9, 2024.

# Exhibit

4

16 Nov 2024

Notice Letter to Shellpoint-David Avila 11 October 2023

Emails from David Giddings, Insurance Agent to Shellpoint Locations

12 October 10:55 AM; 11:07 AM; 11:54 AM



**From / Respond to:**

David Avila  
8651 Crane Road  
Oakdale, California 95361

Certified mail: 7022 2410 0002 9024 7947

**To:**

Shellpoint Mortgage Servicing  
55 Beattie Place Suite 500  
Greenville, South Carolina 29601

COPY

Date: 11 October 2023

Ref: Account #: 52418605

Ref: Property Address: 8651 Crane Road, Oakdale California 95361

Ref: John Hayne

I am David-Anthony: Avila, a live human being domiciled in the California Republic. I am acting on behalf of John Hayne, as I have for the full duration of the forementioned account.


I have no invoices for charges that are over and above the payment as defined as principle, interest and an escrow payment over and above the payment.

It seems I am being charged for "insurance". As I have stated numerous times, I have home owners insurance, always have. I have NEVER been without home owner's insurance. I would appreciate your crediting all charges related to insurance. I have contacted today, my insurance agent who has provided my insurance services for decades, to prepare, once again, a statement of insurance coverage.

It appears there are other charges for which I am not familiar. I require **invoices** for any charges beyond the payment, and escrow which is to cover the county property taxes.

Your cooperation will be appreciated. Please respond.

Respectfully,

  
David-Anthony: Avila



David-Anthony; Avila  
c/o 8651 Crane Road  
Oakdale, California [95361]  
209-595-5997

8 August 2023

Shellpoint Mortgage Servicing  
P.O. Box 650840  
Dallas, TX 75265

COPY

Certified mail: 7022 2410 0002 9023 7238

Lawful notification:

Reference account number- 057960652  
John Hayne  
8651 Crane Road  
Oakdale, California 95361

First, please note that the subject property has had Home Owners Insurance since the establishment of the above noted loan.

The following policies for the last 3 years:

Travelers- 26 January 2023 to 26 January 2024

Travelers- 26 January 2022 to 26 January 2023

Safco- 26 February 2021 to 26 February 2022

Policy 613376760-633-1

Policy 611130093-633-1

Policy OA4122739

I demand you correct the account for you have been unlawfully charging this account for home owners insurance.

Secondly- The escrow amount has been incorrect and overcharged per month as well. The current property tax amortized per month is \$529.00.

Thirdly- The contract payment is \$2,043.90.

The total monthly payments are \$2,572.90

Notice to agent is notice to principle : Notice to principal is notice to agent

Thank you;

8 Aug 2023  
Date

David-Anthony; Avila  
David-Anthony; Avila

David Giddings <dgiddings@giddingsins.com>

10/12/2023 10:55 AM

## Fw: Insurance Evidence - Loan #0579602652

To Mr. David Avila <davidavila@dairydesigners.com> Copy  
ccdcs@insurancemortgagehome.com <ccdcs@insurancemortgagehome.com>

Evidently, we had the mailing address wrong.

I was advised today with calling the insurance office of Shellpoint that I had both the mailing address and the email address incorrect.

I am making the change and provide current evidence of the new policy written back in January this year. Since we understand the named insured has Power of Attorney for the address and as named insured, his name and Celeste's name was added. If there should be changes, please advise and provide the documents to support it.

Travelers has provided coverage since February 2022 and Safeco before that for several years. I have evidence of each term and will be happy to provide additional data if requested.

Regards.

**David W. Giddings**  
Agent, Broker  
CA License #0F43503  
National Producer #8966239  
Giddings Specialty Insurance Services  
901 McHenry Ave., Suite B, Modesto, CA 95350  
Office Phone: 209-284-0246  
Cell Phone: 209-484-9084  
Email: [dgiddings@giddingsins.com](mailto:dgiddings@giddingsins.com)

Please remember insurance coverage cannot be bound, or assumed bound, amended or cancelled via any voice mail or email system, without speaking to an authorized representative of Giddings Specialty Insurance Services (GSIS) for confirmation.

**Notice:**

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- 
- ENTESERVPolicyDocsPDFLoad - 2023-07-31T113232.788.pdf (177 KB)
  - StrategicPolicySummary (47).pdf (32 KB)



David Giddings <[dgiddings@giddingsins.com](mailto:dgiddings@giddingsins.com)>

10/12/2023 11:07 AM

## Fw: Insurance Evidence - Loan #0579602652

To [servicing@changemtg.com](mailto:servicing@changemtg.com) <[servicing@changemtg.com](mailto:servicing@changemtg.com)> Copy  
Mr. David Avila <[davidavila@dairydesigners.com](mailto:davidavila@dairydesigners.com)>

---

CURRENT AND UPDATED EOI FOR CLIENT.

THE EMAIL I WAS JUST GIVEN BY THE INSURANCE OFFICE WAS KICKED BACK. SO, WE ARE TRYING THIS ONE TO SHOW COVERAGE OVER THE PAST 2 TERMS.

THANK YOU

### David W. Giddings

Agent, Broker

CA License #0F43503

National Producer #8966239

Giddings Specialty Insurance Services

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---

**From:** David Giddings <[dgiddings@giddingsins.com](mailto:dgiddings@giddingsins.com)>

**Sent:** Thursday, October 12, 2023 11:54 AM

**To:** Mr. David Avila <[davidavila@dairydesigners.com](mailto:davidavila@dairydesigners.com)>

**Cc:** [ccdcs@insurancemortgagehome.com](mailto:ccdcs@insurancemortgagehome.com) <[ccdcs@insurancemortgagehome.com](mailto:ccdcs@insurancemortgagehome.com)>

**Subject:** Fw: Insurance Evidence - Loan #0579602652

Evidently, we had the mailing address wrong.

I was advised today with calling the insurance office of Shellpoint that I had both the mailing address and the email address incorrect.

I am making the change and provide current evidence of the new policy written back in January this year. Since we understand the named insured has Power of Attorney for the address and as named insured, his name and Celeste's name was added. If there should be changes, please advise and provide the documents to support it.

Travelers has provided coverage since February 2022 and Safeco before that for several years. I have evidence of each term and will be happy to provide additional data if requested.

Regards.



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  - GeneratePdf (42).pdf (33 KB)



# Exhibit

5

16 Nov 2024

Emails from David Giddings, Insurance Agent to Shellpoint Location

Approximately 27 January 2023

## LOAN- 0579602652 - Evidence of insurance - binder

To loanservicing@shellpointmtg.com <loanservicing@shellpointmtg.com> Copy  
Mr. David Avila <davidavila@dairydesigners.com>

If you have a service that allows automated uploading, please let us know.

**David W. Giddings**

Agent, Broker

CA License #0F43503

National Producer #8966239

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- GeneratePdf (29).pdf (37 KB)

*Note: Computer file date:  
23-01-27*

# Exhibit

6

16 Nov 2024

Emails from David Giddings, Insurance Agent to Shellpoint Locations

18 January 2024

28 November; 12 October- 12:07 AM; 12 October- 11:54 AM 2023

Proof of Insurance

Travelers Policy #611130093-633-1

Policy Period

January 26, 2022 @ 12:01 AM to January 26, 2023 @ 12:01 AM



David Giddings <[dgiddings@giddingsins.com](mailto:dgiddings@giddingsins.com)>

1/18/2024 2:14 PM

**Fw: Insurance Evidence - Loan #0579602652**

To Mr. David Avila <[davidavila@dairydesigners.com](mailto:davidavila@dairydesigners.com)>

**David W. Giddings**

Agent, Broker

CA License #0F43503

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**COPY**

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---

**From:** David Giddings <[dgiddings@giddingsins.com](mailto:dgiddings@giddingsins.com)>

**Sent:** Tuesday, November 28, 2023 6:28 PM

**To:** [insdocs@newrezservicing.com](mailto:insdocs@newrezservicing.com) <[insdocs@newrezservicing.com](mailto:insdocs@newrezservicing.com)>

**Cc:** Mr. David Avila <[davidavila@dairydesigners.com](mailto:davidavila@dairydesigners.com)>

**Subject:** Fw: Insurance Evidence - Loan #0579602652

Another attempt to show evidence of insurance already in place. I called the toll-free number and was transferred around until I spoke to someone in the "Insurance Department" who gave me the email address to send to as, "[servicing@changemtg.com](mailto:servicing@changemtg.com)". I sent to that address and received a receipt that the company received it but then it was rejected, so I was at a loss. I just uploaded to the website, so with luck the borrower and their forced-placed insurance gets cancelled, and any premium retained for duplicate coverage is credited back immediately please.

Thank you

**David W. Giddings**

Agent, Broker

CA License #0F43503

National Producer #8966239

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**Cc:** Mr. David Avila <[davidavila@dairydesigners.com](mailto:davidavila@dairydesigners.com)>  
**Subject:** Fw: Insurance Evidence - Loan #0579602652

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THE EMAIL I WAS JUST GIVEN BY THE INSURANCE OFFICE WAS KICKED BACK. SO, WE ARE TRYING THIS ONE TO SHOW COVERAGE OVER THE PAST 2 TERMS.  
THANK YOU

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**Sent:** Thursday, October 12, 2023 11:54 AM  
**To:** Mr. David Avila <[davidavila@dairydesigners.com](mailto:davidavila@dairydesigners.com)>  
**Cc:** [ccdcs@insurancemortgagehome.com](mailto:ccdcs@insurancemortgagehome.com) <[ccdcs@insurancemortgagehome.com](mailto:ccdcs@insurancemortgagehome.com)>  
**Subject:** Fw: Insurance Evidence - Loan #0579602652

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Regards.

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  - StrategicPolicySummary (47).pdf (32 KB)
  - GeneratePdf (42).pdf (33 KB)
  - Shellpoint notices 9 Jan & 27 Feb 2023- proof of insurance letters.pdf (137 KB)
  - 23-11-28 Reply from Shellpoint to my 23 Oct 2023 information request-note insurance info.pdf (473 KB)





## EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
10/12/2023

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY GIDDINGS SPECIALTY INS 901 MCHENRY AVE STE B MODESTO, CA 95350		PHONE (A/C, No, Ext): (209) 284-0246	COMPANY THE STANDARD FIRE INSURANCE COMPANY ONE OF THE TRAVELERS PROPERTY CASUALTY COMPANIES ONE TOWER SQUARE, HARTFORD, CT 06183	
FAX (A/C, No): (866) 321-9553		E-MAIL ADDRESS:		
CODE: 0DJW93		SUB CODE:		
AGENCY CUSTOMER ID #: INSURED DAVID AVILA CELESTE MICHAEL 8651 CRANE RD OAKDALE, CA 95361-8109		LOAN NUMBER 0579602652	POLICY NUMBER 613376760 633 1	
		EFFECTIVE DATE 01/26/2023	EXPIRATION DATE 01/26/2024	CONTINUED UNTIL TERMINATED IF CHECKED <input type="checkbox"/>
THIS REPLACES PRIOR EVIDENCE DATED:				

## PROPERTY INFORMATION

LOCATION/DESCRIPTION 8651 CRANE RD OAKDALE, CA 95361-8109
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION	PERILS INSURED	BASIC	BROAD	SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
Coverage A - Dwelling					\$ 1,944,335	
Coverage B - Other Structures					\$ 194,433	
Coverage C - Personal Property					\$ 972,167	
Coverage D - Loss of Use					\$ 388,867	
Coverage E - Personal Liability - Bodily Injury and Property Damage (each occurrence)					\$ 500,000	
Coverage F - Medical Payments to Others (each person)					\$ 5,000	
Property Coverage Deductible (All Other Perils)						\$ 1,000
Windstorm or Hail Deductible						\$ 1,500
TOTAL PREMIUM \$2,635.00						

## REMARKS (Including Special Conditions)

Make checks payable to: Travelers Indemnity and affiliates
Mail payments to: Travelers Personal Insurance PO Box 660307 Dallas, TX 75266-0307
SEE ADDITIONAL REMARKS SCHEDULE FOR MORE INFORMATION (ACORD 101)

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

## ADDITIONAL INTEREST

NAME AND ADDRESS SHELLPOINT MORTGAGE SERVICING ISAOA ATIMA P.O BOX 7050 TROY, MI 48007-7050	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	X MORTGAGEE		
	LOAN # 0579602652		
	AUTHORIZED REPRESENTATIVE		



AGENCY CUSTOMER ID: \_\_\_\_\_

LOC #: \_\_\_\_\_



# **ADDITIONAL REMARKS SCHEDULE**

Page 1 of 1

AGENCY GIDDINGS SPECIALTY INS		NAMED INSURED DAVID AVILA CELESTE MICHAEL 8651 CRANE RD OAKDALE, CA 95361-8109	
POLICY NUMBER 613376760 633 1		EFFECTIVE DATE: 01/26/2023	
CARRIER THE STANDARD FIRE INSURANCE COMPANY	NAIC CODE 19070		

## **ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCECoverage Level: Travelers Protect Premier®Policy Type - Homeowners

### **Optional Coverages and Packages**

#### **Optional Coverages**

	Endorsement	Limit
Workers' Compensation Residence Employees	HQ-090 CA (05-17)	
Personal Property Replacement Cost Loss Settlement	HQ-290 CA (04-20)	
Windstorm or Hail Deductible	HQ-313 CW (05-17)	
Additional Replacement Cost Protection Coverage	HQ-420 CA (11-18)	\$486,083
25% of Coverage A - Dwelling Limit		
Wildfire Defense Services	HQ-710 CA (05-17)	

#### **Optional Packages**

	Endorsement	Limit
Roof and Siding Matching Package		
Matching of Undamaged Roof Surfacing Additional Coverage	HQ-700 CW (05-18)	\$10,000
Matching of Undamaged Siding Additional Coverage	HQ-701 CW (05-18)	\$10,000
Buried Utility Lines and Equipment Breakdown Package		
Equipment Breakdown Coverage	HQ-855 CW (05-17)	\$50,000
Buried Utility Lines Coverage	HQ-856 CW (08-20)	\$10,000

\*Note: The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.



## Policy Summary

### Homeowners Policy

#### Named Insured and Mailing Address

DAVID AVILA  
CELESTE MICHAEL  
8651 CRANE RD  
OAKDALE, CA 95361-8109

#### Your Agency's Name and Address

GIDDINGS SPECIALTY INS  
901 MCHENRY AVE STE B  
MODESTO, CA 95350

#### Residence Premises

8651 CRANE RD  
OAKDALE, CA 95361-8109

#### Policy Information

<b>Your Policy Number</b>	611130093 633 1	<b>For Policy Service</b>	1.209.284.0246
<b>Your Account Number</b>	611130093	<b>For Claim Service</b>	1.800.252.4633
<b>Your Insurer:</b>	THE STANDARD FIRE INSURANCE COMPANY a subsidiary or affiliate of The Travelers Indemnity Company One Tower Square, Hartford, CT 06183		

The policy period is from January 26, 2022 at 12:01 A.M. STANDARD TIME to January 26, 2023 at 12:01 A.M. STANDARD TIME at the residence premises.

<b>Total Premium for this Policy:</b>	<b>\$2,009.00</b>
<b>This is not a bill. You will be billed separately for this transaction.</b>	

#### Discounts

The following discounts reduced your premium:

Multi-Policy	Loss Free	Fire Protective Device
--------------	-----------	------------------------

<b>Savings Reflected in Your Total Premium:</b>	<b>\$769.00</b>
---	-----------------

#### Coverages and Limits of Liability

<b>Property Coverage Section</b>	<b>Limit</b>
Coverage A – Dwelling	\$1,381,000
Coverage B – Other Structures	\$138,100
Coverage C – Personal Property	\$690,500
Coverage D – Loss of Use	\$276,200
<b>Liability Coverage Section</b>	<b>Limit</b>
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$5,000





## Deductibles

Peril Deductible	Deductible
Property Coverage Deductible (All Other Perils)	\$1,000
Windstorm or Hail Deductible	\$1,500

*In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).*

## Special Limits and Additional Coverages

Coverage Level: **Travelers Protect Premier®**

*The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.*

Personal Property – Special Limits of Liability	Limit
a. Money, bank notes, coins, stored value cards	\$2,000
b. Securities, accounts, passports, tickets, stamps	\$5,000
c. Comic books and trading cards	\$5,000
d. Collectibles, figurines, glassware, marble, porcelains, statuary	\$5,000
e. Theft of jewelry, watches, precious stone	\$5,000
f. Theft of furs	\$5,000
g. Theft of silverware, goldware, pewterware	\$10,000
h. Theft of firearms and related equipment	\$10,000
i. Theft of tools and their accessories	\$5,000
j. Theft of rugs, tapestries and wall hangings	\$5,000
k. Business property on the residence premises	\$15,000
l. Business property away from the residence premises	\$5,000
m. Trailers or semitrailers not used with watercraft	\$5,000
n. Motor vehicle parts or equipment not attached to motor vehicle	\$2,500
o. Electronic apparatus while in or upon a motor vehicle or watercraft	\$5,000

*The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.*

Property – Additional Coverages	Limit
Debris Removal (Additional % of damaged covered property limit)	5%
Tree Removal	Per Tree \$500 Per Loss \$1,000
Trees, Shrubs and Other Plants (5% of Coverage A - Dwelling Limit)	Per Tree \$500 Per Loss \$69,050
Fire Department Service Charge	\$2,500
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$10,000
Loss Assessment	\$1,000
Landlord Furnishings	\$2,500
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$138,100
Personal Records and Data Replacement	\$5,000
Limited Fungi or Other Microbes Remediation	\$5,000

*The applicable policy deductible applies unless otherwise noted.*



Named Insured DAVID AVILA  
CELESTE MICHAEL

Policy Number 611130093 633 1

Policy Period January 26, 2022 to January 26, 2023

Issued On Date July 7, 2022

### Liability – Additional Coverages

	Limit
Damage to Property of Others	\$10,000
Loss Assessment	\$1,000

Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.

### Optional Coverages and Packages

Optional Coverages	Endorsement	Limit	Premium
Workers' Compensation Residence Employees	HQ-090 CA (05-17)		\$10.00
Personal Property Replacement Cost Loss Settlement	HQ-290 CA (04-20)		Included*
Windstorm or Hail Deductible	HQ-313 CW (05-17)		Included*
Additional Replacement Cost Protection Coverage	HQ-420 CA (11-18)	\$345,250	Included*
25% of Coverage A - Dwelling Limit			
Wildfire Defense Services	HQ-710 CA (05-17)		Included*
Optional Packages	Endorsement	Limit	Premium
<b>Roof and Siding Matching Package</b>			Included*
Matching of Undamaged Roof Surfacing Additional Coverage	HQ-700 CW (05-18)	\$10,000	
Matching of Undamaged Siding Coverage	HQ-701 CW (05-18)	\$10,000	
<b>Buried Utility Lines and Equipment Breakdown Package</b>			
Equipment Breakdown Coverage	HQ-855 CW (05-17)	\$50,000	
Buried Utility Lines Coverage	HQ-856 CW (08-20)	\$10,000	

**\*Note:** The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.

### Required Forms and Endorsements Included in Your Policy:

Form: 633

Policy Quick Reference	HQ-T77 CW (05-17)
Agreement, Definitions & Policy Conditions	HQ-D77 CW (05-17)
Property Coverage Section	HQ-P03 CW (05-17)
Liability Coverage Section	HQ-L77 CW (05-17)
Signature Page	HQ-S99 CW (05-17)
Special Provisions - California	HQ-300 CA (07-21)
Workers' Compensation Residence Employees	HQ-090 CA (05-17)

The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Homeowners Insurance Policy.  
Please keep these documents for reference.



---

### Information About Your Property

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review, please contact your agent or Travelers Representative.

Year Built: 2009	Garage Type: Detached	Pool: No
# of Families: 1 Family	Square Footage: 4514	Age of Roof: 8
# of Stories: 1	Construction Type: Frame	Roof Material Type: Architectural Shingle
# of Bathrooms: 4	Siding Type: Stucco	Age of Plumbing: 13
# of Employees: 00	Foundation Type: Basement	
Garage - Number of Cars: 5PLUS	Finished Basement: 00	

---

Online Policy Summary as of July 7, 2022

# Exhibit

7

16 Nov 2024

## **Registered Mail; Notary; Witness Presentment**

Validation of Debt

Proof of Claim Request

Error Resolution Notice

Information Request

Attachments:

Proof of insurance

Copies of Notification Letters

Copies of Emails



FROM : David Avila  
8651 Crane Road  
Oakdale, California 95361

9 July 2024  
Registered mail; Witness presentment:  
RE 310 863 281 US

TO: SHELLPOINT MORTGAGE SERVICING  
ISAOA / ATIMA  
P.O.Box 7050  
Troy, MI 48007-7050

**COPY**

**Validation of Debt/Proof of Claim Request / Error Resolution & Information Request**

**Witness Presentment**

Date: 9 July 2024

Ref: **Account #: 52418605**

Ref: Property Legal Address: 8651 Crane Road, Oakdale CA 95361

Ref: JOHN HAYNE, A MARRIED MAN

Dear Account Manager/Legal Department,

I am David-Anthony: Avila, a live human being domiciled in the California Republic. I am acting on behalf of JOHN HAYNE, as I have for the full duration of the aforementioned account.

**Notice to Agent is Notice to Principal & Notice to Principal is Notice to Agent.**

Shellpoint Mortgage Servicing is in dishonor of the Note and Deed of Trust contracts that address the aforementioned account.

**12 CFR § 1024.35- Error resolution procedures**

(a) Notice of error. "A servicer shall comply with the requirements of this section for any written notice from the borrower that asserts an error..."

(d) Acknowledgement of receipt. Within five days (excluding legal public holidays, Saturdays, and Sundays) of a servicer receiving a notice of error from a borrower, the servicer shall provide to the borrower a written response acknowledging receipt of the notice of error.



**COPIES**

(e) Response to notice of error. – (1) Investigation and response requirements-(i) in general. Except as provided in paragraphs (f) and (g) of this section, a servicer must respond to a notice of error by either:

(A) Correcting the error or errors identified by the borrower and providing the borrower with a written notification of the correction, the effective date of the correction, and contact information, including a telephone number, for further assistance; or

(B) Conducting a reasonable investigation and providing the borrower with a written notification that includes a statement that the servicer has determined that no error occurred, a statement of the reason or reasons for this determination, a statement of the borrower's right to request documents relied upon by the servicer in reaching its determination, information regarding how the borrower can request such documents, and contact information, including a telephone number, for further assistance.

**\*\*12 CFR § 1024.35(e)(3) Time limits- (i) In general\*\*.** A servicer must comply with the requirements of paragraph (e)(1) of this section:

(A) Not later than seven days (excluding legal public holidays, Saturdays, and Sundays) after the servicer receives the notice of error, whichever is earlier, for errors asserted under paragraphs (b)(9) and (10) of this section.

(B) Prior to the date of a foreclosure sale or within 30 days (excluding legal public holidays, Saturdays, and Sundays) after the servicer receives the notice of error, whichever is earlier, for errors asserted under paragraphs (b)(9) and (10) of this section.

(C) For all other asserted errors, not later than 30 days (excluding legal public holidays, Saturdays, and Sundays) after the servicer receives the applicable notice of error.

**Notice of Error discussion of the following:**

1. You have erred by not posting May and June 2024 payments. Please provide the reasoning to substantiate this decision. 12 CFR § 1024.35(b)(3) Failure to credit a payment to a borrower's mortgage loan account as of the date of receipt in violation of 12 CFR 1026.36(c)(1) and UCC § 3-603(b), if a tender of payment is made to a person entitled to enforce the instrument and is refused, the obligation is discharged to the extent of the amount tendered.

2. You have erred by posting a fee for forced-placement insurance on the "Shellpoint MORTGAGE STATEMENT."

**COPY**

3. You have erred by not providing invoices for services alleged to have been provided, yet are in turn posted as a fee on the "Shellpoint MORTGAGE STATEMENT."

Take lawful Notice of Error expressed at the "Shellpoint MORTGAGE STATEMENT" as follows:

Currently, I notice the latest "Statement" represents fraudulent fees as follows:

- SHELLPOINT MORTGAGE SERVICING (SMS) has been charging for Forced-Placed Insurance as part of the monthly statement since July 2022 to the tune of approximately \$20,800.00 to date. Considering I have had homeowner's insurance continuously from the onset of the purchase of this land dating back to 17 March 2009 and have notified Shellpoint Mortgage Service with insurance policy sheets identifying the insurance company with contact information many times as to the existence of my own insurance. Your ignoring those notifications is a violation of 12 USC § 2605(l)(2) Sufficiency of Demonstration; A servicer of a federally related mortgage shall accept any reasonable form of written confirmation from a borrower of existing insurance coverage. This shall include the existing insurance policy number along with the identity of, and contact information for, the insurance company or agent, or as otherwise required by the Bureau of Consumer Financial Protection. I have enclosed copies of documents I have sent to Shellpoint Mortgage Services in the recent past.

- It appears SHELLPOINT MORTGAGE SERVICING has a history of adding "Forced-Placed Insurance" against their customer mortgages as evidenced with a complaint Cardin v. NewRez LLC, case 21-cv-03350 (N.D. Ill. Oct 28, 2022) for which the case was settled.

- The rate charged for the Forced-Placed insurance also violates 12 USC § 2605(m) Limitations on force-placed insurance charges. My current insurance policy I have in force for proper coverage is only \$310.00 per month. The current fee Shellpoint Mortgage Servicing is charging varies a bit each month from \$810.00 to \$830.00. That is a 264% increase in cost! It will be very easy to demonstrate at trial "usury" fees for an unconscionable profit. I have also requested "invoices" for the "statement" which is defined as a summary of "invoices" which document the services being "stated." I have requested "invoices" several times in order to pay them but have not yet received even ONE invoice.

- A monthly fee of \$13.00 with no invoice, so I have no idea what the charge represents. Again, with no invoice, it is a fraudulent charge. Without an invoice, the charge must be concluded to be a frivolous charge. Considering SMS has hundreds and maybe thousands

**COPY**

of customers, a few bucks add up quickly. I will find out via discovery which then may lead to another class action suit.

- A monthly late fee of \$102.20 dollars a month which is the result of the fraudulent charges for the forced-placed insurance.

**Written Request for information: Law**

12 CFR § 1024.36(a) Information request. A server shall comply with the requirements of this section for any written request for information....

12 CFR § 1024.3 (c) Acknowledgement of receipt. Within **five days** (excluding legal public holidays, Saturdays, and Sundays) of a server receiving an information request from a borrower, the servicer shall provide to the borrower a written response acknowledging receipt of the information request.

12 CFR § 1024.36(d)(2)(B) For all other requests for information, not later than **30 days**(excluding legal public holidays, Saturdays, and Sundays) after the server receives the information request.

**Please be advised that this letter shall serve as an official “Validation of Debt / Proof of Claim Request”, “Error Resolution & Information Request” pursuant to 12 CFR §1024.35 Error- Apply payment per request (b)(1), improper charges (5), failure to provide accurate payoff (6), failure to provide accurate and timely information prior to foreclosure ((7), moving for foreclosure prior to proper notifications , 12 CFR §1024.36 Information requests for a Certified copy of each of the original wet signed note and Deed of Trust(a); contact information to pay off the loan (b). , 24 CFR §3500(e), and 12 USC §2605(e) ..Provide a written response acknowledging receipt of the correspondence within 5 days of the Real Estate Settlement Procedures Act (RESPA), and pursuant to 12 CFR §226.39 Disclosures of sale of loan (b)&(d)./ §1026.39 Disclosures of sale of loan (b)&(d)./ and 15 USC §1641 Liability of assignees (b)(e) of the Truth in Lending Act (TILA), and pursuant to 15 USC §1692(g) Amount of debt or §809 Amount of debt of the Fair Debt Collection Practices Act (FDCPA).**

**Notice to Agent is Notice to Principal & Notice to Principal is Notice to Agent**

I will be following up this Lawful Notice with lawful requests for proof of claim with evidence that the “loan” is a lawful loan as defined in law: “Delivery by one party to and receipt by another party of sum of money upon agreement...” Black’s Law 6<sup>th</sup> edition.

By the hand of:

  
David-Anthony: Avila

**COPY**

Enclosed:

Presentment letter by Witness: Validation of Debt/Proof of Claim Request / Error  
Resolution & Information Request and Witness Presentment with Notary page- 6 pages

Pacer Case Summary- case #1:21-cv-03350 Cardin v. NewRez LLC- 1 page

Summary page from my "in force" Traveler's Insurance policy with premium fee and other  
relevant information.- 1 page

Copy of accounting sheet showing the fraudulent fees being charged since the start of  
forced-placed insurance July 2022- \$20,818.11.- 1 page

Letter to Shellpoint Mortgage Servicing, Certified mail 9589-0710-5270-0913-7018-31;  
Notification of discharge against principal balance of tendered check #1081 for the month  
of May 2024 obviously caused by fraudulent charges of forced-placed insurance. – 2 pages

Letter to Shellpoint Mortgage Servicing, Certified- 7022-2410-0002-9026-3190, 31 January,  
2023, Copies- 35 Pages

Letter to Shellpoint Mortgage Servicing; Certified- 7022-2410-0002-9026-3312 & J.P.  
Morgan Mortgage Acquisition Corporation; Certified- 7022-2410-0002-9026-3305; Dated  
12 March 2024; Copies- 11 Pages.

57 pages total

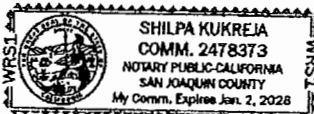
**COPY**

California only: A notary public or other officer completing this certificate verifies only the identity of the individual(s) who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California; County of Stanislaus, SUBSCRIBED AND AFFRIMED, On this 11 day of July, the year 2024 before me, Personally appeared David Anthony Avila, Personally known to me \_\_\_\_\_ -Or- proved to me on the basis of satisfactory evidence to be the Man whose name is subscribed to the within instrument and acknowledged to me that He executed the same in his authorized capacity.

Signature of Notary: \_\_\_\_\_

Place Notary Seal Here: \_\_\_\_\_



Description of Attached Documents:

Validation of Debt / Error Resolution  
& Information Request.

Type or Title of Documents:

Document Date: \_\_\_\_\_ Number of pages: 57

### AFFIDAVIT OF WITNESS PRESENTMENT

I, as a Bonafide Witness and signed below, hereby certify that after reviewing the documents, I placed said Documents into the addressed envelope, sealed it with a USA 5 cent Grape stamp then placed my signature across the face of the stamp. I then placed the envelope with the United States Post Office, prepaid, registered, return receipt requested, and addressed to the Respondent:

SHELLPOINT MORTGAGE SERVIING  
ISAOA / ATIMA  
P.O. Box 7050  
Troy, MI 48007-7050

**COPY**

Documents:

Validation of Debt/Proof of Claim Request", "Error Resolution & Information Request, dated 9 July 2024. Registered mail: RE 310 863 281 US

Pacer Case Summary- case #1:21-cv-03350 Cardin v. NewRez LLC

Summary page from my in force Traveler's Insurance policy with premium fee and other relevant information.

Copy of accounting sheet showing the fraudulent fees being charged since the start of forced-placed insurance July 2022- \$20,818.11.

Letter to Shellpoint Mortgage Servicing, Certified mail 9589-0710-5270-0913-7018-31; Notification of discharge against principal balance of tendered check #1081 for the month of May 2024 obviously caused by fraudulent charges of forced-placed insurance.

Letter to Shellpoint Mortgage Servicing, Certified- 7022-2410-0002-9026-3190, 31 January, 2023, Copies- 35 Pages

Letter to Shellpoint Mortgage Servicing; Certified- 7022-2410-0002-9026-3312 & J.P. Morgan Mortgage Acquisition Corporation; Certified- 7022-2410-0002-9026-3305; Dated 12 March 2024; Copies- 10 Pages.

Notary of Signature page

Witness:

Charles Shetron

Charles Shetron

July 11, 2024

Date

1615

Time

Witness:

Robert Amaral

Robert Amaral

July 11, 2024

Date

1615

Time





David-Anthony; Avila: (From)  
c/o 8651 Crane Road  
Oakdale, California [95361]  
209-595-5997

6 June 2024

Certified mail: 9589-0710-5270-0913-7018-31  
Return receipt: 9590-9402-7659-2122-7535-64

Shellpoint Mortgage Services (To)  
75 Beattie Place, Ste 300  
Greenville, South Carolina 29601

Reference original Loan: (alleged)  
Flagstar Bank  
5151 CORPORATE DR  
TROY, MI 48098-2639  
Flagstar Loan#: 502432472

**COPY**

Referencing letter dated May 17, 2024;  
Titled "Returned Check";  
Loan Number: 059602652  
Check Number: 1081  
Check Amount: \$2,572.90

**-Lawful Notice of Rights violations-**

- Notice to Agent is notice to Principle - Notice to Principle is notice to Agent-**
- Violations of the FDCPA & Consumer Credit Protection Act-**
- Note-Shellpoint is a Collection Agency; as such must operate under USC Title**

Dear Anonymous, Shellpoint Mortgage Servicing;

I, David-Anthony Avila, hereby acknowledge receipt of your letter dated May 2024, rejecting my full monthly payment. This rejection is a blatant disregard of my multiple notifications and confirmations regarding my insurance coverage for the real estate located at 8651 Crane Road, Oakdale, California. Your records clearly demonstrate a willful omission of my consistent and current private insurance policy that has been in force since the inception of my property ownership as mandated by the contract and Deed of Trust.

**\*\*TAKE NOTICE\*\***: Pursuant to UCC §3-603, TENDER OF PAYMENT: 3-603(b), if a tender of payment is made to a person entitled to enforce the instrument and is refused, the obligation is discharged to the extent of the amount tendered. Additionally, under 3-603(c), if a tender of payment of an amount due is refused, the obligor's obligation to pay interest on the amount tendered is also discharged after the due date.

Your imposition of "forced insurance" and the application of usurious rates to my account are fraudulent and unlawful practices. This behavior is well-documented and exemplified in Case

1:21-cv-03350, Cardin v. NewRez LLC, settled on March 6, 2023. These actions not only violate statutory regulations but also reflect a systemic disregard for lawful conduct.

My insurance agent, my insurance carrier, and I have repeatedly informed Shellpoint Mortgage Servicing of my valid insurance policy. The purported "unpaid" balances stem directly from your deliberate failure to acknowledge this coverage. Forcing insurance upon my account, despite clear evidence of existing coverage, is not only deceptive but also illegal. Enclosed are copies of the documents previously sent to your organization substantiating my compliance.

I demand the immediate reversal of all charges associated with the "forced insurance" along with any other illegitimate fees. The account must be updated to reflect a "Current" status without delay.

Furthermore, I require the provision of all invoices for any "legitimate" charges for my review and approval.

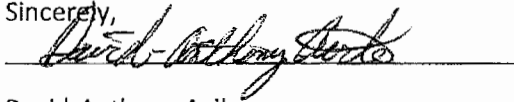
Following this lawful notice, I will issue formal requests for proof of claim, including evidence that the "loan" in question adheres to the legal definition of a loan as per Black's Law Dictionary, 6th edition: "Delivery by one party to and receipt by another party of a sum of money upon agreement."

Please respond to the following items or tacitly agree by your acquiescence

1. You do not possess a copy of the note with my signature that is attached to the deed. Is this correct? Yes or no?
2. You have a fiduciary duty to inspect the record of all my correspondence and respond lawfully. Is this correct yes or no?

You are hereby required to respond within 10 days of receiving this lawful notice.

Sincerely,



David-Anthony Avila

Enclosed:

Pacer Case Summary- case #1:21-cv-03350 Cardin v. NewRez LLC

Letter to Shellpoint Mortgage Servicing, Certified- 7022-2410-0002-9026-3190, 31 January, 2023, Copies- 35 Pages

Letter to Shellpoint Mortgage Servicing; Certified- 7022-2410-0002-9026-3312 & J.P. Morgan Mortgage Acquisition Corporation; Certified- 7022-2410-0002-9026-3305; Dated 12 March 2024; Copies- 10 Pages.

[Query](#) [Reports](#) [Utilities](#) [Help](#) [Log Out](#)

1:21-cv-03350 Cardin v. NewRez LLC

Franklin U. Valderrama, presiding

Date filed: 06/22/2021

Date terminated: 03/06/2023

Date of last filing: 03/06/2023

## Case Summary

Office: Chicago

Jury Demand: Both

Nature of Suit: 480

Jurisdiction: Federal Question

County: XX US, Outside the State of IL

Origin: 1

Lead Case:

Related Case:

Defendant Custody Status:

Flags: CUMMINGS,TERMED

Filed: 06/22/2021

Demand:

Cause: 15:1692 Fair Debt Collection Act

Disposition: Dismissed - Settled

Terminated: 03/06/2023

Reopened:

None

None

Other Court Case: None

Plaintiff: Gregg T. Cardin represented by Mohammed Omar Badwan(Designation Retained)

Phone:630-575-8181

Fax: Active

Email:mbadwan@sulaimanlaw.com

Defendant: NewRez LLC represented by Rebekah A Carpenter

Phone:(312) 634-5700

Fax: Not a member

Email:rebekah.carpenter@akerman.com

Defendant: NewRez LLC represented by Geneka Latresse Holyfield

Phone:(312) 634-5700

Fax: Not a member

Email:geneka.holyfield@akerman.com

Defendant: NewRez LLC represented by James C. Ng(Designation Retained)

Phone:(212) 880-3800

Fax: Pro Hac Vice

Email:james.ng@akerman.com

David-Anthony: Avila  
C/o 8651 Crane Road  
Oakdale, California

31 January 2023

Certified mail: 7022-2410-0002-9026-3190

Shellpoint Mortgage Servicing  
ISAOA / ATIMA  
P. O. Box 7050  
Troy, MI 48007-7050

**COPY**

Reference:

Property address 8651 Crane Road, Oakdale, California  
Loan # 0579602652

Insurance notification- lack of, dated January 9, 2024.

Information from David-Anthony: Avila, a man with power of attorney from John Hayne,  
a man.

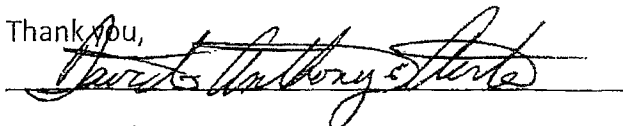
To Whom it man concern:

This real estate has NEVER been with out hazard insurance. I repeat, NEVER been with  
out hazard insurance. The insurance agent who has provided services to the real estate  
from day one of ownership, David Giddings of Giddings Specialty Insurance, 901  
McHenry Ave, Ste B, Modesto, California.

Please take note. Please CORRECT the accounting record crediting all charges related to  
your erroneous requirement for insurance coverage which has been and still is a  
duplicate and not a lawful charge.

Please reply as soon as possible!

Thank you,



David-Anthony: Avila



Date

Enclosed:

Exhibits: Copy of letter from Shellpoint Mortgage Services, Insurance notification- lack  
of, dated January 9, 2024.

Page 1-3: Emails from Giddings to [ccdcs@insurancemortgagehome.com](mailto:ccdcs@insurancemortgagehome.com), 10/12/2023, 10:55 AM and another email to [service@changemtg.com](mailto:service@changemtg.com), 10/12/2023, 11:07 AM. With evidence of insurances attached.

Pages 4-7: Evidence of current insurance coverage in the form of billing account, Travelers home policy 613376760-633-1; coverage Jan 26, 2024 to Jan 26, 2025.

Pages 8- 19: Copy of Travelers policy coverage 01/26/2023 tp 01/26/2024.

Pages 20- 23: Copy of Travelers policy coverage January 26, 2022 to January 26, 2023.

Pages 24-25: Evidence of Property Insurance forms from THE STANDARD FIRE INSURANCE COMPANY ONE OF THE TRAVELERS PROPERTY CASULTY COMPANIES, ONE TOWER SQUARE, HARTFORD, CT 06183 sent 10/12/2023 as evidence of insurance to SHELLPOINT MORTGAGE SERVICING, ISOA ATIMA, P. O. BOX 7050- Travelers, coverage 01/26/2023 to 01/26/2024.

Pages 26-28: Email from Giddings Specialty Insurance to David Avila dated 1/18/2024 2:14 PM with copies of prior insurance coverages documents sent to [insdocs@newreserving.com](mailto:insdocs@newreserving.com), 28 November, 2023 6:28 PM and to [servicing@changemtg.com](mailto:servicing@changemtg.com), 12 October, 2023 12:07 PM.



POLICY DETAILS

SUMMARY COVERAGE DISCOUNTS WHAT'S COVERED ADDITIONAL INFO PROPERTY POLICY DOCUMENT



POLICY INFORMATION

8651 CRANE RD  
Policy 613376760-633-1  
Jan 26, 2024 Jan 26, 2025

BILLING ACCOUNT 611130093

EDIT MORTGAGEE

12-MONTH TOTAL PREMIUM

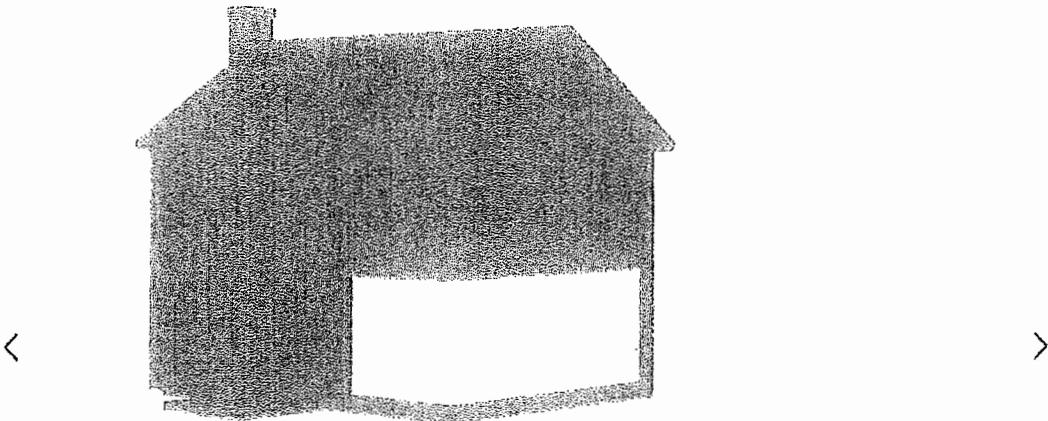
\$3,716<sup>00</sup>

Includes savings from 3 discounts

DEDUCTIBLES

ALL OTHER PERILS	\$1,000
WINDSTORM OR HAIL	\$1,500

Property Coverage



COVERAGE A

Dwelling and attached structures such as garages and decks.

YOUR LIMIT

\$1,944,335

Discounts

## Fraudulent Monthly Charges

## SHELLPOINT MORTGAGE SERVING:

	Insurance Charge:	Inspecp. Charge:	Late Charge:	
Jul-22	\$728.00	\$13.00	\$0.00	
Aug	\$718.01	\$13.00	\$0.00	
Sept	\$728.00	\$13.00	\$0.00	
Oct	\$728.00	\$13.00	\$0.00	
Nov	\$718.01	\$13.00	\$0.00	
Dec-22	\$728.00	\$13.00	\$0.00	
Jan-23	\$718.01	\$13.00	\$0.00	
Feb	\$728.00	\$13.00	\$0.00	
Mar	\$728.00	\$13.00	\$0.00	
April	\$746.07	\$13.00	\$204.40	
May	\$810.45	\$13.00	\$0.00	
Jun	\$799.36	\$13.00	\$102.00	
July	\$810.45	\$13.00	\$0.00	
Aug	\$799.36	\$13.00	\$0.00	
Sept	\$810.45	\$13.00	\$102.20	
Oct	\$810.45	\$13.00	\$0.00	
Nov	\$0.00	\$13.00	\$102.20	
Dec-22	\$799.36	\$0.00	\$0.00	
Jan-24	\$810.45	\$13.00	\$102.20	
Jan	\$799.36	\$13.00	\$0.00	
Feb	\$810.45	\$13.00	\$102.20	
Mar	\$810.45	\$13.00	\$0.00	
April	\$0.00	\$13.00	\$0.00	
May	\$765.48	\$13.00	\$204.40	
May	\$831.54	\$0.00	\$105.00	Appraisal
Jun	\$820.15	\$13.00	\$102.20	
July	\$810.45	\$13.00	\$0.00	
Sub totals	\$19,366.31	\$325.00	\$1,126.80	
Total=	\$20,818.11			





OAKDALE  
170 CALIFORNIA AVE  
OAKDALE, CA 95361-9998  
(800)275-8777

07/11/2024

04:38 PM

Product	Qty	Unit Price	Price
Hold Mail Pickup	1		\$0.00
First-Class Mail® Large Envelope	1		\$3.79
Troy, MI 48007			
Weight: 0 lb 10.10 oz			
Estimated Delivery Date			
Tue 07/16/2024			
Registered Mail®			\$17.55
Amount: \$57.00			
Tracking #: RE310863281US			
Return Receipt			\$3.65
Tracking #: 9590 9402 8092 2349 4273 07			
Total			\$24.99
US FlagsBklt/20	5	\$13.60	\$68.00
Grand Total:			\$92.99
Credit Card Remit			\$92.99
Card Name: MasterCard			
Account #: XXXXXXXXXX7301			
Approval #: 088600			
Transaction #: 926			
AID: A0000000042203			
AL: Debit			
PIN: Not Required			

Registered No.

Date Stamp

To Be Completed By Post Office	Postage \$	Extra Services & Fees (continued)
	Extra Services & Fees	<input checked="" type="checkbox"/> Signature Confirmation
	<input checked="" type="checkbox"/> Registered Mail \$	<input type="checkbox"/> Signature Confirmation Restricted Delivery
	<input checked="" type="checkbox"/> Return Receipt (hardcopy) \$	
	<input type="checkbox"/> Return Receipt (electronic) \$	
	<input type="checkbox"/> Restricted Delivery \$	Total Postage & Fees
Customer Must Declare Full Value	Received by	Domestic Insurance up to \$50,000 is included based upon the declared value. International indemnity is limited. (See Reverse).
\$50.00	✓	

OFFICIAL USE

To Be Completed By Customer (Please Print) All Entries Must Be in Ballpoint or Typed	FROM	David Avila 16851 Crane Road Oakdale, Calif. [95361]
	TO	Shellpoint Mortgage Servicing ISPOA/ATIMA P.O. Box 7050 Troy, MI 48007-7050

PS Form 3806, Registered Mail Receipt

Copy 1 - Customer

April 2015, PSN 7530-02-000-9051

(See Information on Reverse)

For domestic delivery information, visit our website at [www.usps.com](http://www.usps.com)

Text your tracking number to 28777 (2USPS) to get the latest status. Standard Message and Data rates may apply. You may also visit [www.usps.com](http://www.usps.com) USPS Tracking or call 1-800-222-1811.

The Maximum Indemnity Insurance compensation for loss, damage, or missing contents is limited to \$50,000.00 for Registered Mail®.

Save this receipt as evidence of insurance. For information on filing an insurance claim go to <https://www.usps.com/help/claims.htm> or call 1-800-222-1811

Preview your Mail  
Track your Packages  
Sign up for FREE @  
<https://informedelivery.usps.com>

All sales final on stamps and postage.  
Refunds for guaranteed services only.  
Thank you for your business.

Tell us about your experience.  
Go to: <https://postalexperience.com/Pos>  
or scan this code with your mobile device.

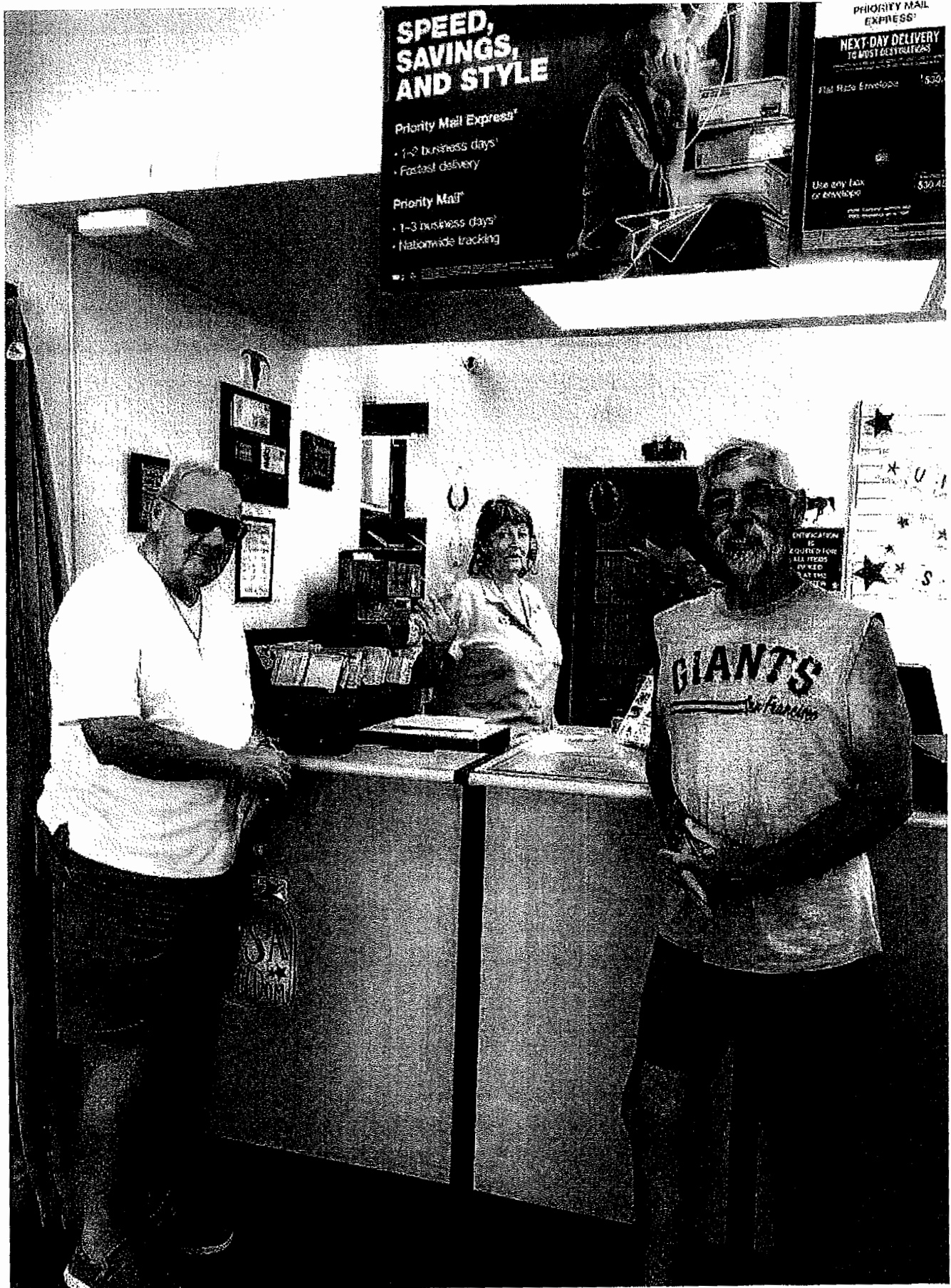


or call 1-800-410-7420.











**U.S. Postal Service®**  
**CERTIFIED MAIL® RECEIPT**  
 Domestic Mail Only

For delivery information, visit [usps.com/certified-mail](https://usps.com/certified-mail)

**TO:** Troy, MI 48007-7050

**Certified Mail Fee** \$4.40

**Extra Services & Fees** (check box, add fee as appropriate)

<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00

**Postage** \$2.83

**Total Postage and Fees** \$10.88

**Postmark Here** 31 2024

**USPS** 10/31/2024

**Source:** Shellpoint Mortgage Servicing ISACHA/ATLIMA

**Street and Apt. No., or P.O. Box No.** P.O. Box 7050

**City, State, ZIP+4®** Troy, MI 48007-7050

PS Form 3811, July 2020 PSN 7530-02-000-9053 See Reverse for Instructions

*Handwritten:* 10/31/2024 Troy, MI 48007-7050

**SEND SENDER: COMPLETE THIS SECTION**

☐ Cor Complete items 1, 2, and 3.

☒ Pri Print your name and address on the reverse so that we can return the card to you.

☐ Att Attach this card to the back of the mailpiece, or on the front if space permits.

**1. Article Addressed to:** Shellpoint Mortgage Servicing ISACHA/ATLIMA P.O. Box 7050 Troy, MI 48007-7050

**2. Article Number (Transfer from service label):** 9590 9402 8092 2349 4273 14

PS Form 3811, July 2020 PSN 7530-02-000-9053

**COMPLETE THIS SECTION ON DELIVERY**

**A. Signature** Bill Whitburn ☐ Agent

**B. Received by (Printed Name)** ☐ Addressee

**C. Date of Delivery**

**D. Is delivery address different from item 1?** ☐ Yes ☒ No  
 If YES, enter delivery address below:

**3. Service Type**

<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™
<input type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation™
<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery
<input type="checkbox"/> Collect on Delivery Restricted Delivery	
<input type="checkbox"/> Insured Mail (over \$500)	
<input type="checkbox"/> Insured Mail Restricted Delivery	

**Domestic Return Receipt**

*Handwritten:* Shellpoint Mortgage Servicing ISACHA/ATLIMA P.O. Box 7050 Troy, MI 48007-7050



## Track USPS package

Enter tracking number

Track



USPS package #70222410000290263190

[www.usps.com](http://www.usps.com)

Delivered: Wed, Feb 7, 10:14 AM



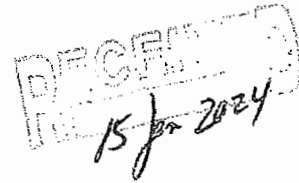
Processed

In transit

Delivered

DATE	TIME	LOCATION	STATUS
Feb 7	10:14 AM	Troy, MI, United States	Delivered, PO box
Feb 7	7:09 AM	Troy, MI, United States	Arrived at post office
Feb 6	12:00 AM		In transit to next facility
Feb 4	9:22 AM	Pontiac MI Distribution Center	Arrived at USPS regional destination facility
Jan 31	9:58 PM	Sacramento CA Distribution Center	Arrived at USPS regional origin facility

SHELLPOINT MORTGAGE SERVICING  
PO BOX 7050  
TROY MI 48007-7050



JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361

**COPY**

SHELLPOINT MORTGAGE SERVICING  
PO BOX 7050  
TROY MI 48007-7050

JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361



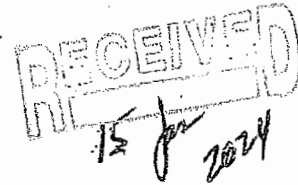


PO Box 7050 Troy MI 48007-7050

January 9, 2024

JOHN HAYNE  
8651 CRANE RD  
OAKDALE, CA 95361

Subject: **Regarding hazard insurance information for:**  
**Property Address:** 8651 CRANE RD  
OAKDALE, CA 95361 0000  
**Loan Number:** 0579602652



Dear JOHN HAYNE :

Because we did not have evidence that you had hazard insurance on the property listed above, we bought insurance on your property and added the cost to your mortgage loan account.

The policy that we bought is scheduled to expire. **Because hazard insurance is required on your property, we intend to maintain insurance on your property by renewing or replacing the insurance we bought.**

The insurance we buy:

**Will cost an estimated \$9,725.40 annually, which may be significantly more expensive than insurance you can buy yourself.**

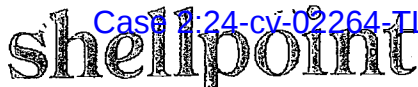
**May not provide as much coverage as an insurance policy you buy yourself.**

If you buy hazard insurance, you should immediately provide us with your insurance information.

We urge you to contact your insurance agent or company and have them provide us with current evidence of hazard insurance for your property referenced above in the form of your current insurance policy declarations page. This information must be provided in writing and can be faxed to our Insurance Department at (248) 878-2370. You may also submit your insurance policy online at <https://www.ExpressInsuranceInfo.com/2919836>, or mail it to the following address:

Shellpoint Mortgage Servicing  
ISAOA / ATIMA  
PO Box 7050  
Troy, MI 48007-7050





A DIVISION OF DEWEZ

PO Box 7050 Troy MI 48007-7050

If you have any questions, please contact us at (877) 491-7277.

Please review additional information provided in the same transmittal.

Sincerely,

Shellpoint Mortgage Servicing  
Insurance Department

Phone: (877) 491-7277 Monday - Friday, 8 am to 6 pm ET  
Fax: (248) 878-2370



Loan Number: 0579602652

### SUPPLEMENTAL INFORMATION

Shellpoint Mortgage Servicing is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay of bankruptcy this notice is for compliance and informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation.

Please be aware of your obligation to maintain hazard insurance on the property referenced on the first page of this letter that secures your federally related mortgage. We may obtain insurance coverage at your expense if you do not provide documentation of your existing coverage in a timely manner. The insurance cost may be significantly higher than the cost of insurance you can buy yourself. The insurance we purchase may only protect Shellpoint's interest and not your interest.

If you desire to maintain your voluntary insurance policy, we can advance the premium due from your escrow account if you: (a) accept the offer of the escrow account; (b) provide a copy of the invoice from your insurance company (c) agree in writing to reimburse the escrow advances through regular escrow payments (d) agree to escrow for the repayment of the advanced premium and to pay for future premiums necessary to maintain the required policy; and (e) agree that we will manage the escrow account in accordance with the loan documents and with state and federal law.





David Giddings <dgiddings@giddingsins.com>

10/12/2023 10:55 AM

## Fw: Insurance Evidence - Loan #0579602652

To Mr. David Avila <davidavila@dairydesigners.com> Copy  
ccdocs@insurancemortgagehome.com <ccdocs@insurancemortgagehome.com>

---

Evidently, we had the mailing address wrong.

I was advised today with calling the insurance office of Shellpoint that I had both the mailing address and the email address incorrect.

I am making the change and provide current evidence of the new policy written back in January this year. Since we understand the named insured has Power of Attorney for the address and as named insured, his name and Celeste's name was added. If there should be changes, please advise and provide the documents to support it.

Travelers has provided coverage since February 2022 and Safeco before that for several years. I have evidence of each term and will be happy to provide additional data if requested.

Regards.

David W. Giddings  
Agent, Broker  
CA License #0F43503  
National Producer #8966239  
Giddings Specialty Insurance Services  
901 McHenry Ave., Suite B, Modesto, CA 95350  
Office Phone: 209-284-0246  
Cell Phone: 209-484-9084  
Email: [dgiddings@giddingsins.com](mailto:dgiddings@giddingsins.com)

Please remember insurance coverage cannot be bound, or assumed bound, amended or cancelled via any voice mail or email system, without speaking to an authorized representative of Giddings Specialty Insurance Services (GSIS) for confirmation.

Notice:

This communication, including attachments, is for the exclusive use of addressee and may contain proprietary, confidential and/or privileged information. If you are not the intended recipient, any use other than destruction, is strictly prohibited. Please notify the sender immediately by return e-mail, to avoid further mistakes. Please delete this and destroy all copies.

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- ENTESERVPolicyDocsPDFLoad - 2023-07-31T113232.788.pdf (177 KB)
- StrategicPolicySummary (47).pdf (32 KB)

1

David Giddings <[dgiddings@giddingsins.com](mailto:dgiddings@giddingsins.com)>

10/12/2023 11:07 AM

Fw: Insurance Evidence - Loan #0579602652

To [servicing@changemtg.com](mailto:servicing@changemtg.com) <[servicing@changemtg.com](mailto:servicing@changemtg.com)> Copy  
Mr. David Avila <[davidavila@dairydesigners.com](mailto:davidavila@dairydesigners.com)>

---

CURRENT AND UPDATED EOI FOR CLIENT.

THE EMAIL I WAS JUST GIVEN BY THE INSURANCE OFFICE WAS KICKED BACK. SO, WE ARE TRYING THIS ONE TO SHOW COVERAGE OVER THE PAST 2 TERMS.

THANK YOU

David W. Giddings

Agent, Broker

CA License #0F43503

National Producer #8966239

Giddings Specialty Insurance Services

901 McHenry Ave., Suite B, Modesto, CA 95350

Office Phone: 209-284-0246

Cell Phone: 209-484-9084

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---

From: David Giddings <[dgiddings@giddingsins.com](mailto:dgiddings@giddingsins.com)>

Sent: Thursday, October 12, 2023 11:54 AM

To: Mr. David Avila <[davidavila@dairydesigners.com](mailto:davidavila@dairydesigners.com)>

Cc: [ccdocs@insurancemortgagehome.com](mailto:ccdocs@insurancemortgagehome.com) <[ccdocs@insurancemortgagehome.com](mailto:ccdocs@insurancemortgagehome.com)>

Subject: Fw: Insurance Evidence - Loan #0579602652

Evidently, we had the mailing address wrong.

I was advised today with calling the insurance office of Shellpoint that I had both the mailing address and the email address incorrect.

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Regards.

2

David W. Giddings  
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- 
- ENTESERVPolicyDocsPDFLoad - 2023-07-31T113232.788.pdf (177 KB)
  - StrategicPolicySummary (47).pdf (32 KB)
  - GeneratePdf (42).pdf (33 KB)

TRAVELERS | MyTravelers®

HOME PAYMENTS POLICIES CLAIMS PROFILE HELP CENTER MESSAGES **LOG OUT**

Welcome to a better digital experience! As we continue to improve the MyTravelers experience,

← [View all policies](#)

 8651 CRANE RD

Home policy 613376760-633-1

Effective Jan 26, 2024 to Jan 26, 2025

Included on [Billing Account 611130093](#)



[File a claim](#)



[Policy details](#)



[Update mortgagee](#)



[Cancel policy](#)

DOCUMENTS HISTORY

## Summary

### MAILING & RESIDENCE ADDRESS

8651 CRANE RD  
OAKDALE, CA 95361-8109

### YOUR AGENCY

GIDDINGS SPECIALTY INS  
901 MCHENRY AVE STE B  
MODESTO, CA 95350

Q 01/26/24 12:00 PM

4

1 property covered by this policy




8651 CRANE RD  
OAKDALE, CA 95361-8109



[Get Evidence of Insurance](#)

[Coverage and deductibles](#) >

 [Update mortgagee](#)

## TRAVELERS

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5

TRAVELERS | MyTravelers®

HOME PAYMENTS POLICIES CLAIMS PROFILE HELP CENTER MESSAGES LOG OUT

Welcome to a better digital experience! As we continue to improve the MyTravelers experience,

← View all billing accounts

## Billing Account 611130093

No payment due ✓

A balance of \$3,406.34 remains on this account

MAKE A PAYMENT

ENROLL IN AUTOPAY

💰 \$3,406.34 remaining balance

📅 Payments due **monthly by the 26th**. Each monthly payment typically includes a \$6.00 service charge

💳 Last paid \$315.66 on **Jan 16** with a Credit Card

1 policy on this billing account

🏠 HOME POLICY  
8651 CRANE RD

6 >




## Documents & Activity

From past 36 months

JAN 16, 2024 Paid \$315.66

Online

JAN 08, 2024 Billed \$315.66


 Invoice PDF

2023


DEC 11, 2023 Paid \$501.30

Online


DEC 06, 2023 Billed \$501.30

 Invoice PDF

DEC 05, 2023 Renewal  
Effective Jan 26, 2024

 Document unavailable

**SHOW OLDER ACTIVITY**

TRAVELERS 

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7

**TRAVELERS**

GIDDINGS SPECIALTY INS  
901 MCHENRY AVE STE B  
MODESTO, CA 95350

January 29, 2023

**Your Policy**



613376760-633-1  
8651 CRANE RD

01/26/2023 to 01/26/2024



Log in to MyTravelers.com to manage  
your policy and billing details.

DAVID AVILA  
CELESTE MICHAEL  
8651 CRANE RD  
OAKDALE, CA 95361-8109

## Your insurance policy has changed

As a Travelers insurance customer, you have more than 150 years of experience, financial stability and superior claim service behind you, so you can feel protected – especially when you need us most.

### Review your updated policy documents

No one understands your needs better than you. So please take a moment to review and confirm your insurance policy details, including your Declarations page, which lists the coverage you purchased, your coverage limits and deductibles.

If you decide to rent, sell, vacate or remodel this property, please notify your agent or Travelers representative immediately to maintain the coverage you need.

### Superior Service

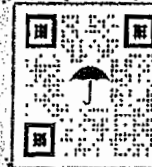
At Travelers, we provide fast, efficient claim service and 24/7 claim reporting. We're proud to put our talent, expertise and resolution excellence to work for you.

On behalf of GIDDINGS SPECIALTY INS, thank you for choosing Travelers to help you protect what matters. It's Better Under the Umbrella®.

### A faster, easier way to manage your account

Visit [MyTravelers.com](https://MyTravelers.com) or open the camera on your smartphone and scan the QR code below to download our mobile app, where you can:

- Manage your policy and bills
- Submit and monitor a claim



#### Contact Information

Policy questions or changes: 1.209.284.0246  
24-hour claim service: 1.800.252.4633

Sincerely,

*Michael Klein*

Michael Klein  
President  
Travelers Personal Insurance

Take advantage of  
our other coverage  
options and  
multi-policy discount



AUTO



BOAT & YACHT



UMBRELLA



VALUABLES

Call your agent or Travelers  
representative at 1.209.284.0246  
to find out more!

YOUR AGENCY  
**GIDDINGS SPECIALTY INS**  
 901 MCHENRY AVE STE B  
 MODESTO, CA 95350  
 PHONE: 1.209.284.0246 | FAX: (866) 321-9553

**TRAVELERS**

**YOUR POLICY**

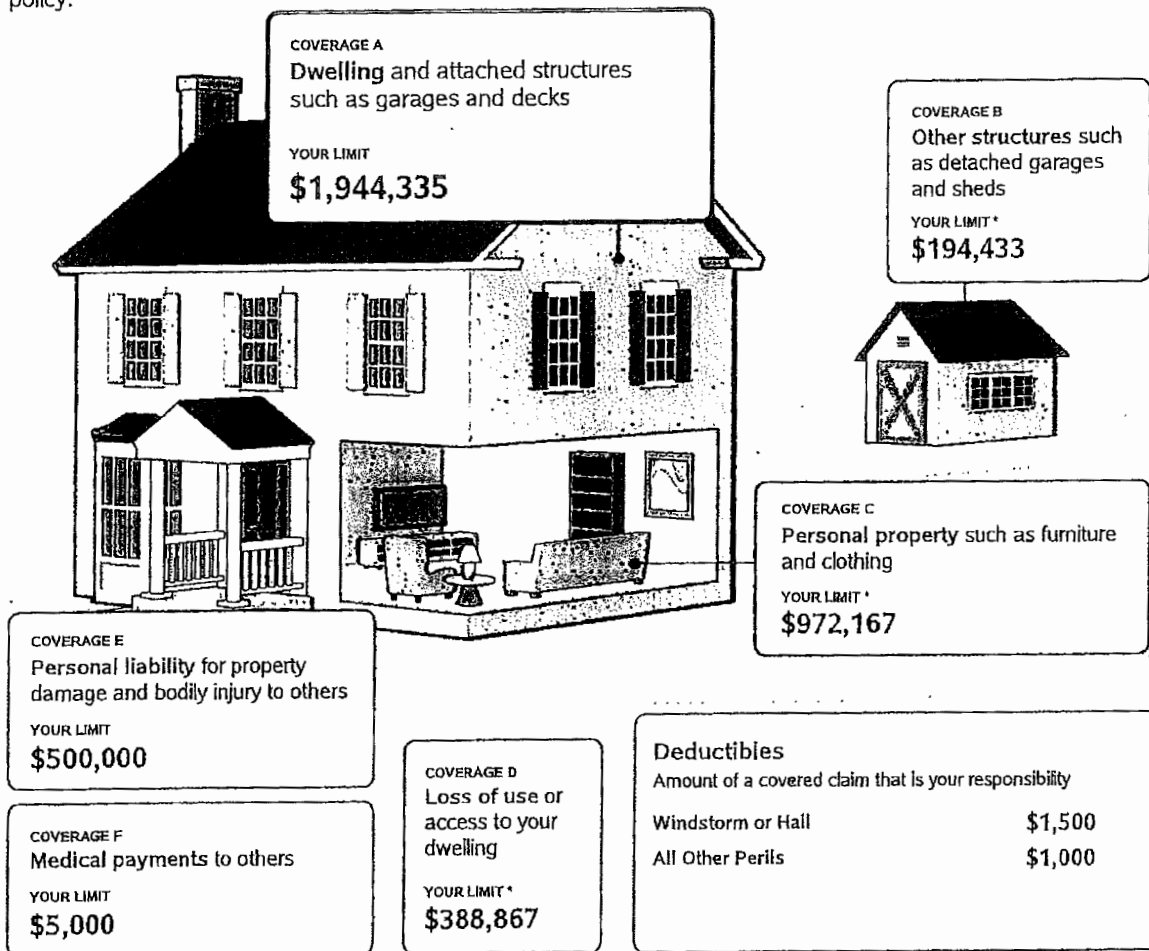


613376760-633-1  
 8651 CRANE RD  
 Jan 26, 2023 to Jan 26, 2024

Log in to MyTravelers.com to manage your policy and billing details.

## You're insured!

This document is intended to help you better understand your homeowners insurance. Your policy is effective from January 26, 2023 to January 26, 2024. For a complete description of your coverage, please refer to your policy.



You're receiving four discounts for a total savings of \$1,108.00

- |   |  |  |
|---|--|--|
| <input checked="" type="checkbox"/> Multi-Policy            | <input checked="" type="checkbox"/> Loss Free    | <input checked="" type="checkbox"/> Fire Protective Device |
| <input checked="" type="checkbox"/> Theft Protective Device | <input type="checkbox"/> Water Protective Device | <input type="checkbox"/> Affinity                          |
| <input type="checkbox"/> Green Home                         | <input type="checkbox"/> Home Buyer              |  |

12-month total premium

**\$2,635.00**

Go to [MyTravelers.com/discounts](https://MyTravelers.com/discounts) and use product code QH2 to learn about all the discounts available to you.

\* Your Coverage B, C, and D limits are maintained as a percentage of your Coverage A limit. If your Coverage A limit changes, your Coverage B, C, and D limits will be adjusted accordingly.

This is not a policy document and does not change any provisions of your policy. There are exclusions, limitations, and conditions that apply to each coverage. If there is any conflict between your policy and this information, the provisions of your policy will apply.



As of January 29, 2023

### What does your policy typically cover?

Your policy helps protect you from a number of things that can go wrong. Here are some of the most common:



#### Weather

Hail, lightning, and other weather events can damage your roof, windows, siding, and more -- so can falling branches and other debris.



#### Fire

Whether it's smoke damage from a small kitchen fire or extensive damage from a large, accidental fire, your policy can help you repair or rebuild your property.



#### Theft or vandalism

Your policy typically covers theft or vandalism of your property. See your policy for special limits on things such as collectibles, jewelry, and money.

Take steps to protect your property and call us as soon as damage occurs.  
For more tips, go to [MyTravelers.com/prepare-prevent](https://www.travelers.com/prepare-prevent).

### What isn't covered?

Your policy covers you for many types of loss or damage, but it can't protect you from everything. Some examples:



#### Floods are not covered

Your policy does not cover flood damage. Please review the Important Information About Flood Damage page for more details and resources.



#### Earthquake coverage is optional

Damage from earthquakes is not covered, unless you specifically purchase coverage for it. Check under the Optional Coverages and Packages section of your Policy Declarations. If you do not see this coverage listed and think you need it, please contact your agent or Travelers representative.



#### It's not for home maintenance

Repairs due to wear and tear or lack of upkeep are not typically covered under your policy.

### When circumstances change, we need to know

Review your Policy Declarations to be sure the information we have is accurate. If your property, circumstances, or needs change, let us know immediately to maintain the coverage you need. Not informing us may result in a denied claim.

Contact your agent or Travelers representative if:

- Your mailing address changes
- Someone named on the policy moves out
- Someone named on the policy passes away
- Someone moved onto your property
- You rent, sell, temporarily relocate, vacate or buy a new home
- Business is conducted on your property
- You renovate or build an addition
- You replace your roof

This is not a policy document and does not change any provisions of your policy. There are exclusions, limitations, and conditions that apply to each coverage. If there is any conflict between your policy and this information, the provisions of your policy will apply.

**TRAVELERS**

Homeowners Policy Change Declarations

Named Insured and Mailing Address:

DAVID AVILA  
CELESTE MICHAEL  
8651 CRANE RD  
OAKDALE, CA 95361-8109

Your Agency's Name and Address:

GIDDINGS SPECIALTY INS  
901 MCHENRY AVE STE B  
MODESTO, CA 95350

Residence Premises:

8651 CRANE RD  
OAKDALE, CA 95361-8109

Mortgagee Name and Address:

1. SHELLPOINT MORTGAGE SERVICING  
PO BOX 51850  
LIVONIA, MI 48151-5850  
LOAN NUMBER: 0579602652

Policy Information:

Your Policy Number	613376760 633 1	For Policy Service	1.209.284.0246
Your Account Number	611130093	For Claim Service	1.800.252.4633
Your Insurer:	THE STANDARD FIRE INSURANCE COMPANY a subsidiary or affiliate of The Travelers Indemnity Company One Tower Square, Hartford, CT 06183		

Premium Change: This change causes no additional or return premium for the policy period.

Change Effective: January 27, 2023

Reason For Change:

Added Mortgagee 1

*These Declarations replace all prior declarations on the date on which this change is effective.*

The policy period is from January 26, 2023 at 12:01 A.M. STANDARD TIME to January 26, 2024 at 12:01 A.M. STANDARD TIME at the residence premises.

<b>Total Premium for this Policy:</b>	<b>\$2,635.00</b>
<b>This is not a bill. You will be billed separately for this transaction.</b>	

Discounts:

The following discounts reduced your premium:

Multi-Policy	Loss Free	Fire Protective Device
Theft Protective Device		

Savings Reflected in your Total Premium: \$1,108.00

12



TRAVELERS **Coverages and Limits of Liability**

Property Coverage Section	Limit
Coverage A – Dwelling	\$1,944,335
Coverage B – Other Structures	\$194,433
Coverage C – Personal Property	\$972,167
Coverage D – Loss of Use	\$388,867
Liability Coverage Section	Limit
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$5,000

**Deductibles**

Coverage Section	Deductible
Property Coverage Deductible (All Other Perils)	\$1,000
Windstorm or Hail Deductible	\$1,500

*In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).*

**Special Limits and Additional Coverages  
Coverage C – Personal Property – Travelers Protect Premier®**

*The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.*

Personal Property – Special Limits of Liability	Limit
a. Money, bank notes, coins, stored value cards	\$2,000
b. Securities, accounts, passports, tickets, stamps	\$5,000
c. Comic books and trading cards	\$5,000
d. Collectibles, figurines, glassware, marble, porcelains, statuary	\$5,000
e. Theft of jewelry, watches, precious stones	\$5,000
f. Theft of furs	\$5,000
g. Theft of silverware, goldware, pewterware	\$10,000
h. Theft of firearms and related equipment	\$10,000
i. Theft of tools and their accessories	\$5,000
j. Theft of rugs, tapestries and wall hangings	\$5,000
k. Business property on the residence premises	\$15,000
l. Business property away from the residence premises	\$5,000
m. Trailers or semitrailers not used with watercraft	\$5,000
n. Motor vehicle parts or equipment not attached to motor vehicle	\$2,500
o. Electronic apparatus while in or upon a motor vehicle or watercraft	\$5,000

*The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.*

Property – Additional Coverages	Limit
Debris Removal (Additional % of damaged covered property limit)	5%
Tree Removal	Per Tree \$500 Per Loss \$1,000



**TRAVELERS**

Named Insured DAVID AVILA  
CELESTE MICHAEL  
Policy Number 613376760 633 1  
Policy Period January 26, 2023 to January 26, 2024  
Issued On Date January 29, 2023

Property – Additional Coverages (continued)	Limit
Tree, Shrubs and Other Plants (5% of Coverage A - Dwelling Limit)	Per Tree \$500 Per Loss \$97,217
Fire Department Service Charge	\$2,500
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$10,000
Loss Assessment	\$1,000
Landlord Furnishings	\$2,500
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$194,434
Personal Records and Data Replacement	\$5,000
Limited Fungi or Other Microbes Remediation	\$5,000

*The applicable policy deductible applies unless otherwise noted.*

Liability – Additional Coverages	Limit
Damage to Property of Others	\$10,000
Loss Assessment	\$1,000

*Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.*

#### Optional Coverages and Packages

Optional Coverages	Endorsement	Limit	Premium
Personal Property Replacement Cost Loss Settlement	HQ-290 CA (04-20)		Included*
Windstorm or Hail Deductible	HQ-313 CW (05-17)		Included*
Additional Replacement Cost Protection Coverage 25% of Coverage A - Dwelling Limit	HQ-420 CA (11-18)	\$486,083	Included*
Wildfire Defense Services	HQ-710 CA (05-17)		Included*
Optional Packages	Endorsement	Limit	Premium
Roof and Siding Matching Package			Included*
Matching of Undamaged Roof Surfacing Additional Coverage	HQ-700 CW (05-18)	\$10,000	
Matching of Undamaged Siding Additional Coverage	HQ-701 CW (05-18)	\$10,000	
Buried Utility Lines and Equipment Breakdown Package			\$45.00
Equipment Breakdown Coverage	HQ-855 CW (05-17)	\$50,000	
Buried Utility Lines Coverage	HQ-856 CW (08-20)	\$10,000	

*\*Note: The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.*

#### Required Forms and Endorsements Included in Your Policy:

Form 633

Policy Quick Reference	HQ-T77 CW (05-17)
Agreement, Definitions & Policy Conditions	HQ-D77 CW (05-17)
Property Coverage Section	HQ-P03 CW (05-17)
Liability Coverage Section	HQ-L77 CW (05-17)
Signature Page	HQ-S99 CW (05-17)

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TRAVELERS 

Required Forms and Endorsements Included in Your Policy (Continued) Form: 633

Special Provisions - California	HQ-300 CA (07-21)
Workers' Compensation Residence Employees	HQ-090 CA (05-17)

**The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Homeowners Insurance Policy. Please keep these documents for reference.**

Information About Your Property

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review, please contact your agent or Travelers Representative.

Year Built: 2009	Garage Type: Detached	Pool: No
# of Families: 1 Family	Square Footage: 4514	Age of Roof: 9
# of Stories: 1	Construction Type: Frame	Roof Material Type: Architectural Shingle
# of Bathrooms: 4	Siding Type: Stucco	Age of Plumbing: 14
# of Employees: 00	Foundation Type: Basement	
Garage - Number of Cars: 5PLUS	Finished Basement: 00	

Issued on 01-29-2023

For more information

For information about how Travelers compensates independent agents and brokers, please visit [www.Travelers.com](http://www.Travelers.com) or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

We want to make sure we are using accurate information to rate your policy. Because you are the most familiar with your home we need your help to make sure that the information on your Declarations is accurate and complete. If any of the information on your Declarations has changed, appears incorrect or is missing, please advise your agent or Travelers representative. We also need you to check our website at [www.mytravelers.com/discounts](http://www.mytravelers.com/discounts) to ensure that you are receiving all of the discounts for which you are eligible. Once at the website, type in your policy number 6133767606331 and product code QH2 to view all available discounts. Should you have any questions about the information on your Declarations or your discounts, please call your agent or Travelers representative.

Each home is unique and you know your home best. Your coverage amount may need to be adjusted, higher or lower, based on your home's specific construction details, updates or upgrades. Have you recently made any home improvements, such as upgraded your kitchen or bath, or completed a finished living area in your basement? Have you added an extra room or built a deck? These changes can significantly increase the replacement cost value of your home. It is important to make sure your policy affords appropriate coverage and limits to reflect your home's replacement cost value in the event of a total loss. If you disagree with your coverage limit, please contact your agent or Travelers representative who can work with you to help you decide the appropriate amount of insurance for your home and process any necessary adjustments.

Earthquake coverage is not included in this policy.

THIS POLICY INCLUDES LIMITED ORDINANCE OR LAW COVERAGE.

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TRAVELERS 

Named Insured DAVID AVILA  
CELESTE MICHAEL

Policy Number 613376760 633 1

Policy Period January 26, 2023 to January 26, 2024

Issued On Date January 29, 2023

BUILDING CODE UPGRADE COVERAGE, also called Ordinance and Law coverage, covers additional costs to repair or replace a dwelling to comply with the building codes and zoning laws in effect at the time of loss or rebuilding. These costs may otherwise be excluded by your policy. Meeting current building code requirements can add significant costs to rebuilding your home. Building Code Upgrade Coverage does not apply to Additional Replacement Cost Protection Coverage. Refer to your policy or endorsement for the specific coverage provided and coverage limits, conditions, or restrictions that apply.

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## Deductibles: Things You Should Know

### What is a deductible?

The amount of a covered claim that is your responsibility.

### How is a deductible applied to a covered claim?

If you have a loss or damage, the amount that exceeds the applicable deductible will be paid, up to the coverage limit that applies. If the amount of your loss or damage is less than any applicable deductible no payment will be made.

### Can my policy have more than one deductible that applies to a covered claim?

Yes, your policy may have different deductibles that apply to different kinds of losses. For most types of losses the Property Coverage Deductible, also called the All Other Perils Deductible, will apply when you have a loss or damage. Your policy may also include other deductibles that will apply if you have a loss or damage from certain types of loss or from specific perils such as earthquakes, hurricanes, windstorm or hail.

### Your policy deductibles are:

Property Coverage Deductible (All Other Perils)	\$1,000
Windstorm or Hail Deductible	\$1,500

If more than one deductible applies, you will only be responsible for the largest deductible amount.

### Examples of how deductibles work (for illustrative purposes only)

#### Example\*

- Your Coverage A - Dwelling limit is \$100,000
- Your All Other Peril Deductible is \$1,000
- Your specific peril deductible (i.e. Hurricane Deductible) is 2% of your Coverage A - Dwelling limit ( $.02 \times \$100,000 = \$2,000$ )

Scenario 1 fire loss	Scenario 2 hurricane loss (percentage deductible)	Scenario 3 loss below your deductible
Covered damage to your dwelling \$2,500	Covered damage to your dwelling \$2,500	Covered damage to dwelling \$500
Covered damage to personal property \$500	Covered damage to personal property \$500	Covered damage to personal property \$250
Total covered damage \$3,000	Total covered damage \$3,000	Total covered damage \$750
Deductible amount \$1,000	Hurricane Deductible (2% of Coverage A) \$2,000	Deductible amount \$1,000
Amount insurance would pay \$2,000	Amount insurance would pay \$1,000	Amount insurance would pay \$0

\* Your policy's coverage limits and the dollar amount of your deductible(s) may be higher or lower than the amounts shown in these examples. Please refer to your Policy Declarations for your policy's actual deductible(s) amounts.

This is not a policy document and does not change any provisions of your policy. There are exclusions, limitations and conditions that apply to each coverage. If there is any conflict between your policy and this information, the provisions of your policy will apply.

### **Specific Peril Deductibles: Additional Important Information**

Specific peril deductibles may be a set dollar amount or may be a percentage of a policy coverage limit. A percentage deductible is determined by multiplying a policy coverage limit such as Coverage A - Dwelling by the percentage amount shown in your Policy Declarations.

#### **Windstorm or Hail Deductible**

Your policy insures against the peril of windstorm or hail. Your Windstorm or Hail Deductible will apply to the total of the loss payable under the Property Coverage Section of your policy. This deductible will replace any other deductible when covered loss or damage is caused directly or indirectly by windstorm or hail.

**What is my Windstorm or Hail Deductible?**

Your Windstorm or Hail Deductible is \$1,500.

See your Policy Declarations and Windstorm or Hail Deductible endorsement for further details. If your coverage limit(s) changes, your Windstorm or Hail Deductible may also change.

**Please read your Policy carefully. If you have any questions, please contact your agent or a Travelers insurance representative.**

This is not a policy document and does not change any provisions of your policy. There are exclusions, limitations and conditions that apply to each coverage. If there is any conflict between your policy and this information, the provisions of your policy will apply.




**TRAVELERS**

## Policy Summary

## Homeowners Policy

## Named Insured and Mailing Address

DAVID AVILA  
CELESTE MICHAEL  
8651 CRANE RD  
OAKDALE, CA 95361-8109

## Your Agency's Name and Address

GIDDINGS SPECIALTY INS  
901 MCHENRY AVE STE B  
MODESTO, CA 95350

## Residence Premises

8651 CRANE RD  
OAKDALE, CA 95361-8109

## Policy Information

Your Policy Number	611130093 633 1	For Policy Service	1.209.284.0246
Your Account Number	611130093	For Claim Service	1.800.252.4633
Your Insurer:	THE STANDARD FIRE INSURANCE COMPANY a subsidiary or affiliate of The Travelers Indemnity Company One Tower Square, Hartford, CT 06183		

The policy period is from January 26, 2022 at 12:01 A.M. STANDARD TIME to January 26, 2023 at 12:01 A.M. STANDARD TIME at the residence premises.

## Total Premium for this Policy

**\$2,009.00****This is not a bill. You will be billed separately for this transaction.**

## Discounts

The following discounts reduced your premium:

Multi-Policy

Loss Free

Fire Protective Device

Savings Before Up to 10% in Multi-Policy Discount

1,004.00

## Coverages and Limits of Liability

## Property Coverage Section

Coverage A – Dwelling	\$1,381,000
Coverage B – Other Structures	\$138,100
Coverage C – Personal Property	\$690,500
Coverage D – Loss of Use	\$276,200

## Liability Coverage Section

Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$5,000

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TRAVELERS **Deductibles****Peril Deductible**

Property Coverage Deductible (All Other Perils)  
 Windstorm or Hail Deductible

**Deductible**

\$1,000  
 \$1,500

*In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).*

**Special Limits of Liability and Additional Coverages**  
**Travelers Protect Premier®**

*The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.*

**Personal Property – Special Limits of Liability****Limit**

- |  |          |
|--|----------|
| a. Money, bank notes, coins, stored value cards                        | \$2,000  |
| b. Securities, accounts, passports, tickets, stamps                    | \$5,000  |
| c. Comic books and trading cards                                       | \$5,000  |
| d. Collectibles, figurines, glassware, marble, porcelains, statuary    | \$5,000  |
| e. Theft of jewelry, watches, precious stone                           | \$5,000  |
| f. Theft of furs   | \$5,000  |
| g. Theft of silverware, goldware, pewterware                           | \$10,000 |
| h. Theft of firearms and related equipment                             | \$10,000 |
| i. Theft of tools and their accessories                                | \$5,000  |
| j. Theft of rugs, tapestries and wall hangings                         | \$5,000  |
| k. Business property on the residence premises                         | \$15,000 |
| l. Business property away from the residence premises                  | \$5,000  |
| m. Trailers or semitrailers not used with watercraft                   | \$5,000  |
| n. Motor vehicle parts or equipment not attached to motor vehicle      | \$2,500  |
| o. Electronic apparatus while in or upon a motor vehicle or watercraft | \$5,000  |

*The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.*

**Property – Additional Coverages****Limit**

- |   |                                  |
|---|----------------------------------|
| Debris Removal (Additional % of damaged covered property limit) | 5%                               |
| Tree Removal  | Per Tree \$500 Per Loss \$1,000  |
| Trees, Shrubs and Other Plants                                  | Per Tree \$500 Per Loss \$69,050 |
| (5% of Coverage A - Dwelling Limit)                             |                                  |
| Fire Department Service Charge                                  | \$2,500                          |
| Credit Card, Fund Transfer, Forgery and Counterfeit Money       | \$10,000                         |
| Loss Assessment   | \$1,000                          |
| Landlord Furnishings  | \$2,500                          |
| Ordinance or Law (10% of Coverage A - Dwelling Limit)           | \$138,100                        |
| Personal Records and Data Replacement                           | \$5,000                          |
| Limited Fungi or Other Microbes Remediation                     | \$5,000                          |

*The applicable policy deductible applies unless otherwise noted.*

**TRAVELERS**Named Insured DAVID AVILA  
CELESTE MICHAEL

Policy Number 611130093 633 1

Policy Period January 26, 2022 to January 26, 2023

Issued On Date July 7, 2022

**Liability – Additional Coverages**

	<b>Limit</b>
Damage to Property of Others	\$10,000
Loss Assessment	\$1,000

*Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.***Optional Coverages and Packages**

<b>Optional Coverages</b>	<b>Endorsement</b>	<b>Limit</b>	<b>Premium</b>
Workers' Compensation Residence Employees	HQ-090 CA (05-17)		\$10.00
Personal Property Replacement Cost Loss Settlement	HQ-290 CA (04-20)		Included*
Windstorm or Hail Deductible	HQ-313 CW (05-17)		Included*
Additional Replacement Cost Protection Coverage	HQ-420 CA (11-18)	\$345,250	Included*
25% of Coverage A - Dwelling Limit			
Wildfire Defense Services	HQ-710 CA (05-17)		Included*

<b>Optional Packages</b>	<b>Endorsement</b>	<b>Limit</b>	<b>Premium</b>
<b>Roof and Siding Matching Package</b>			Included*
Matching of Undamaged Roof Surfacing Additional Coverage	HQ-700 CW (05-18)	\$10,000	
Matching of Undamaged Siding Coverage	HQ-701 CW (05-18)	\$10,000	
<b>Buried Utility Lines and Equipment Breakdown Package</b>			
Equipment Breakdown Coverage	HQ-855 CW (05-17)	\$50,000	
Buried Utility Lines Coverage	HQ-856 CW (08-20)	\$10,000	

*\*Note: The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.***Required Forms and Endorsements Included in Your Policy**

Policy Quick Reference	HQ-T77 CW (05-17)
Agreement, Definitions & Policy Conditions	HQ-D77 CW (05-17)
Property Coverage Section	HQ-P03 CW (05-17)
Liability Coverage Section	HQ-L77 CW (05-17)
Signature Page	HQ-S99 CW (05-17)
Special Provisions - California	HQ-300 CA (07-21)
Workers' Compensation Residence Employees	HQ-090 CA (05-17)

**The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Homeowners Insurance Policy.**

**Please keep these documents for reference.**



---

#### Information About Your Property

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review, please contact your agent or Travelers Representative.

Year Built: 2009	Garage Type: Detached	Pool: No
# of Families: 1 Family	Square Footage: 4514	Age of Roof: 8
# of Stories: 1	Construction Type: Frame	Roof Material Type: Architectural Shingle
# of Bathrooms: 4	Siding Type: Stucco	Age of Plumbing: 13
# of Employees: 00	Foundation Type: Basement	
Garage - Number of Cars: 5PLUS	Finished Basement: 00	

---

Online Policy Summary as of July 7, 2022

DATE (MM/DD/YYYY)  
10/12/2023

AGENCY		PHONE I/A/C. No. Ext: (209) 284-0246		COMPANY	
GIDDINGS SPECIALTY INS 901 MCHENRY AVE STE B MODESTO, CA 95350				THE STANDARD FIRE INSURANCE COMPANY ONE OF THE TRAVELERS PROPERTY CASUALTY COMPANIES ONE TOWER SQUARE, HARTFORD, CT 06183	
FAX I/A/C. No: (866) 321-9553		E-MAIL ADDRESS:			
CODE: 0DJW93		SUB CODE:			
AGENCY CUSTOMER ID #:				LOAN NUMBER	
INSURED DAVID AVILA CELESTE MICHAEL 8651 CRANE RD OAKDALE, CA 95361-8109				0579602652	
				POLICY NUMBER	
				613376760 633 1	
EFFECTIVE DATE		EXPIRATION DATE		CONTINUED UNTIL TERMINATED IF CHECKED	
01/26/2023		01/26/2024		<input type="checkbox"/>	
THIS REPLACES PRIOR EVIDENCE DATED:					

LOCATION/DESCRIPTION
8651 CRANE RD OAKDALE, CA 95361-8109

COVERAGE INFORMATION		PERILS INSURED	BASIC	BROAD	SPECIAL		
COVERAGE / PERILS / FORMS						AMOUNT OF INSURANCE	DEDUCTIBLE
Coverage A - Dwelling						\$ 1,944,335	
Coverage B - Other Structures						\$ 194,433	
Coverage C - Personal Property						\$ 972,167	
Coverage D - Loss of Use						\$ 388,867	
Coverage E - Personal Liability - Bodily Injury and Property Damage (each occurrence)						\$ 500,000	
Coverage F - Medical Payments to Others (each person)						\$ 5,000	
Property Coverage Deductible (All Other Perils)							\$ 1,000
Windstorm or Hail Deductible							\$ 1,500
TOTAL PREMIUM \$2,635.00							

Make checks payable to: Travelers Indemnity and affiliates

Mail payments to: Travelers Personal Insurance  
PO Box 660307  
Dallas, TX 75266-0307

SEE ADDITIONAL REMARKS SCHEDULE FOR MORE INFORMATION (ACORD 101)

ADDITIONAL INTEREST			
NAME AND ADDRESS		ADDITIONAL INSURED	LENDER'S LOSS PAYABLE
SHELLPOINT MORTGAGE SERVICING		<input checked="" type="checkbox"/> MORTGAGEE	<input type="checkbox"/> LOSS PAYEE
ISAOA ATIMA		LOAN #	
P.O BOX 7050		0579602652	
TROY, MI 48007-7050		AUTHORIZED REPRESENTATIVE	



AGENCY CUSTOMER ID: \_\_\_\_\_

LOC #: \_\_\_\_\_



## ADDITIONAL REMARKS SCHEDULE

Page 1 of 1

AGENCY GIDDINGS SPECIALTY INS		NAMED INSURED DAVID AVILA CELESTE MICHAEL 8651 CRANE RD OAKDALE, CA 95361-8109	
POLICY NUMBER 613376760 633 1			
CARRIER THE STANDARD FIRE INSURANCE COMPANY	NAIC CODE 19070	EFFECTIVE DATE: 01/26/2023	

## ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCECoverage Level: Travelers Protect Premier®Policy Type - Homeowners

## Optional Coverages and Packages

Optional Coverages	Endorsement	Limit
Workers' Compensation Residence Employees	HQ-090 CA (05-17)	
Personal Property Replacement Cost Loss Settlement	HQ-290 CA (04-20)	
Windstorm or Hail Deductible	HQ-313 CW (05-17)	
Additional Replacement Cost Protection Coverage	HQ-420 CA (11-18)	\$486,083
25% of Coverage A - Dwelling Limit		
Wildfire Defense Services	HQ-710 CA (05-17)	
Optional Packages	Endorsement	Limit
Roof and Siding Matching Package		
Matching of Undamaged Roof Surfacing Additional Coverage	HQ-700 CW (05-18)	\$10,000
Matching of Undamaged Siding Additional Coverage	HQ-701 CW (05-18)	\$10,000
Buried Utility Lines and Equipment Breakdown Package		
Equipment Breakdown Coverage	HQ-855 CW (05-17)	\$50,000
Buried Utility Lines Coverage	HQ-856 CW (08-20)	\$10,000

\*Note: The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.

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David Giddings <dgiddings@giddingsins.com>

1/18/2024 2:14 PM

Fw: Insurance Evidence - Loan #0579602652

To Mr. David Avila <davidavila@dairydesigners.com>

---

David W. Giddings  
Agent, Broker  
CA License #0F43503  
National Producer #8966239  
Giddings Specialty Insurance Services  
901 McHenry Ave., Suite B, Modesto, CA 95350  
Office Phone: 209-284-0246  
Cell Phone: 209-484-9084  
Email: [dgiddings@giddingsins.com](mailto:dgiddings@giddingsins.com)

Please remember insurance coverage cannot be bound, or assumed bound, amended or cancelled via any voice mail or email system, without speaking to an authorized representative of Giddings Specialty Insurance Services (GSIS) for confirmation.

Notice:

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From: David Giddings <dgiddings@giddingsins.com>  
Sent: Tuesday, November 28, 2023 6:28 PM  
To: [insdocs@newrezservicing.com](mailto:insdocs@newrezservicing.com) <[insdocs@newrezservicing.com](mailto:insdocs@newrezservicing.com)>  
Cc: Mr. David Avila <[davidavila@dairydesigners.com](mailto:davidavila@dairydesigners.com)>  
Subject: Fw: Insurance Evidence - Loan #0579602652

Another attempt to show evidence of insurance already in place. I called the toll-free number and was transferred around until I spoke to someone in the "Insurance Department" who gave me the email address to send to as, "[servicing@changemtg.com](mailto:servicing@changemtg.com)". I sent to that address and received a receipt that the company received it but then it was rejected, so I was at a loss. I just uploaded to the website, so with luck the borrower and their forced-placed insurance gets cancelled, and any premium retained for duplicate coverage is credited back immediately please.

Thank you

David W. Giddings  
Agent, Broker  
CA License #0F43503  
National Producer #8966239  
Giddings Specialty Insurance Services  
901 McHenry Ave., Suite B, Modesto, CA 95350  
Office Phone: 209-284-0246  
Cell Phone: 209-484-9084

Email: [dgiddings@giddingsins.com](mailto:dgiddings@giddingsins.com)

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From: David Giddings <[dgiddings@giddingsins.com](mailto:dgiddings@giddingsins.com)>  
Sent: Thursday, October 12, 2023 12:07 PM  
To: [servicing@changemtg.com](mailto:servicing@changemtg.com) <[servicing@changemtg.com](mailto:servicing@changemtg.com)>  
Cc: Mr. David Avila <[davidavila@dairydesigners.com](mailto:davidavila@dairydesigners.com)>  
Subject: Fw: Insurance Evidence - Loan #0579602652

CURRENT AND UPDATED EOI FOR CLIENT.  
THE EMAIL I WAS JUST GIVEN BY THE INSURANCE OFFICE WAS KICKED BACK. SO, WE ARE TRYING THIS ONE TO SHOW COVERAGE OVER THE PAST 2 TERMS.  
THANK YOU

David W. Giddings  
Agent, Broker  
CA License #0F43503  
National Producer #8966239  
Giddings Specialty Insurance Services  
901 McHenry Ave., Suite B, Modesto, CA 95350  
Office Phone: 209-284-0246  
Cell Phone: 209-484-9084  
Email: [dgiddings@giddingsins.com](mailto:dgiddings@giddingsins.com)

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From: David Giddings <[dgiddings@giddingsins.com](mailto:dgiddings@giddingsins.com)>  
Sent: Thursday, October 12, 2023 11:54 AM  
To: Mr. David Avila <[davidavila@dairydesigners.com](mailto:davidavila@dairydesigners.com)>  
Cc: [ccdocs@insurancemortgagehome.com](mailto:ccdocs@insurancemortgagehome.com) <[ccdocs@insurancemortgagehome.com](mailto:ccdocs@insurancemortgagehome.com)>  
Subject: Fw: Insurance Evidence - Loan #0579602652

Evidently, we had the mailing address wrong.

I was advised today with calling the insurance office of Shellpoint that I had both the mailing address and the email address incorrect.

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I am making the change and provide current evidence of the new policy written back in January this year. Since we understand the named insured has Power of Attorney for the address and as named insured, his name and Celeste's name was added. If there should be changes, please advise and provide the documents to support it.

Travelers has provided coverage since February 2022 and Safeco before that for several years. I have evidence of each term and will be happy to provide additional data if requested.

Regards.

David W. Giddings  
Agent, Broker  
CA License #0F43503  
National Producer #8966239  
Giddings Specialty Insurance Services  
901 McHenry Ave., Suite B, Modesto, CA 95350  
Office Phone: 209-284-0246  
Cell Phone: 209-484-9084  
Email: [dggiddings@giddingsins.com](mailto:dggiddings@giddingsins.com)

Please remember insurance coverage cannot be bound, or assumed bound, amended or cancelled via any voice mail or email system, without speaking to an authorized representative of Giddings Specialty Insurance Services (GSIS) for confirmation.

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- 
- ENTESERVPolicyDocsPDFLoad - 2023-07-31T113232.788.pdf (177 KB)
  - StrategicPolicySummary (47).pdf (32 KB)
  - GeneratePdf (42).pdf (33 KB)
  - Shellpoint notices 9 Jan & 27 Feb 2023- proof of insurance letters.pdf (137 KB)
  - 23-11-28 Reply from Shellpoint to my 23 Oct 2023 information request-note insurance info.pdf (473 KB)

Respond to:

David-Anthony: Avila

12 March 2024

c/o 8651 Crane Road

Oakdale, California [ 95361 ]

Account #0579602652

JOHN HAYNE, 8651 CRANE RD

OAKDALE, CA 95361-8109

Shellpoint Mortgage Servicing

Loan Service Department

P.O. Box 10826

Greenville, South Carolina 29603-0826

Certified mail: #7022-2410-0002-9026-3312

**COPY**

J.P. Morgan Mortgage Acquisition Corporation

383 Madison Ave

New York, New York 10179

Certified mail: #7022-2410-0002-9026-3305

To Whom It May Concern;

I am David-Anthony: Avila and I am acting on behalf of JOHN HAYNE with a notarized letter of authorization to act on his behalf with the account listed above.

I am responding to your document titled "Dear Borrower", dated 02/12/2024. It appears to read the "loan" is "delinquent." Please note all "payments" are up to date based on the "NOTE" clause 3.(A) Time and Place of Payments, I will pay principle and interest by making a payment every month....Each monthly payment will be applied as of its scheduled due date... (B) Amount of Monthly Payments, My monthly payment will be in the amount of U.S. \$2,043.90."

If there are any other services that have been provided, please forward an INVOICE for each for my inspection and potential approval.

Please note that it appears there is a charge for "insurances"? I do not comprehend that entry for if it is in reference to insurance for the property at 8651 Crane Road, I have had insurance coverage "continuously" from the purchase date of the property. I have recently confirmed with my insurance agent that I have had continuing insurance coverage and he assured me that I have. As well, he sent to Shellpoint Mortgage Servicing on many occasions, the appropriate documentation to the fact. I will address that issue with another contact to you shortly.

Please correct the error. Please copy me with the corrections.

*10 pages*

Take note: I have over many years requested numerous times for the production of certified copies of the original organic NOTE and the original organic DEED OF TRUST. Most recently with my "qualified written request"; dated 18 October, 2023, certified mail 7022-2410-0002-9024-7985.

I have yet to receive those certified documents. That as fact, raises the point the location of those documents is in question and without that knowledge, you can not comply to clause 23 of the DEED OF TRUST. Being the "NOTE" is a financial instrument, the actual Note Holder retains the right of payment. In order to follow UCC decorum, it is imperative to comply with Law:

- Pursuant to 12 US Code Section 2605, an appointment to for the presentment of the "Original, wet-ink-signature Tangible Promissory Note and Deed of Trust in return of pay off in full for the lawful amount owed.
- Pursuant to 12 US Code Section 2605 for certified copies of all sales of the loan and or transfer documents with the appropriate signatures of the lawful representative of the participating party to the sale and or transfer.
- UCC 3-501 (b)(2) Upon demand of the person to whom presentment is made, the person making presentment must (i) exhibit the instrument, ..."

There are to date no responses I have received to fulfill these lawful requests for information and or documentation addressing the formal requests.

By the hand of: David Anthony Avila  
David-Anthony;.Avila

12 March 2024  
Date

Enclosed:

13 March 2020 Communication authorization- John Hayne to David Avila

John Hayne  
8651 Crane Road  
Oakdale, California 95361

13 March 2020

Shellpoint Mortgage Servicing / NewRez LLC  
P.O. Box 10826  
Greenville, South Carolina 29603-0826

Ditech LLC, loan #0054418605  
Shellpoint Mortgage Servicing/NewRez LLC alleged loan #057960282

Let it be known; I, John Hayne do here and now authorize:

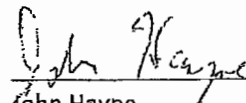
David A. Avila  
8651 Crane Road  
Oakdale, California 95361

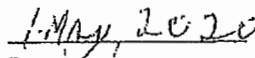
To communicate via any form with Shellpoint Mortgage Servicing/NewRez LLC to learn any and all status and other concerns.

To request and receive document copies from Shellpoint Mortgage Servicing/NewRez LLC in reference to any and all contracts and or transactions of any and all types from or to any and all parties from all times.

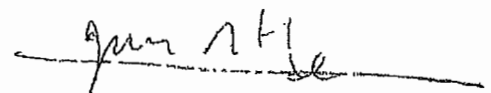
To request and receive copies of any and all records and documents of any and all types related to my mortgage and note known as:

Mortgage #s	
Ditech LLC	#0054418605
Shellpoint Mortgage Servicing/NewRez LLC	#0579602652-alleged
APN:	062-004-025
County:	Stanislaus
State:	California
Property address:	8651 Crane Road Oakdale, California 95361

  
John Hayne

  
Date

Notary of the Public:

  
James R. Hayne - Attorney at Law  
Notary Public - State of Ohio  
Commission has no expiration date  
Section 147.03 R.C.



Wm. C. C. C. C.

to the Savings Department,  
Shellpoint Mortgage Bureau.  
P.O. Box 10826  
Greenville, SC 29603-0826


7022 2410 0002 9026 3312



<b>U.S. Postal Service</b> <b>CERTIFIED MAIL RECEIPT</b> Domestic Mail Only	
Registered Mail, Registered Mail Restricted, Registered Mail Return Receipt, Registered Mail Return Receipt with Confirmation, Registered Mail Restricted Return Receipt with Confirmation, Registered Mail Restricted Return Receipt with Confirmation and Signature, Registered Mail Restricted Return Receipt with Confirmation and Signature and Insurance, Registered Mail Restricted Return Receipt with Confirmation and Signature and Insurance and Signature, Registered Mail Restricted Return Receipt with Confirmation and Signature and Insurance and Signature and Insurance and Signature	
Certified Mail Fee \$4.40 Extra Services & Fees (check box, add fee if applicable) <input type="checkbox"/> Return Receipt (hardcopy) \$3.00/00 <input type="checkbox"/> Return Receipt (electronic) \$0.00/00 <input type="checkbox"/> Certified Mail Restricted Delivery \$5.00/00 <input type="checkbox"/> Adult Signature Required \$0.00/00 <input type="checkbox"/> Adult Signature Restricted Delivery \$0.00/00 Postage \$0.68 Total Postage and Fees \$5.08	0361 07 Postmark Hato
Sent To Street and Apt. No., or P.O. Box No. City, State, ZIP+4® Greenville, SC 29603-0824	03/12/2024


## Track USPS package

Enter tracking number

Track USPS package #70222410000290263312  
www.usps.com

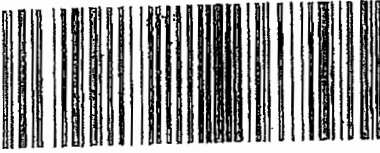
Delivered: Mon, Mar 18, 07:17 AM

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Processed		In transit	Delivered 
DATE	TIME	LOCATION	STATUS
Mar 18	7:17 AM	Greenville, SC, United States	Delivered, individual picked up at postal facility
Mar 18	7:07 AM	Greenville, SC, United States	Arrived at post office
Mar 17	12:00 AM		In transit to next facility
Mar 16	10:09 AM	Greenville SC Distribution Center	Arrived at USPS regional destination facility
Mar 12	11:15 PM	Sacramento CA Distribution Center	Arrived at USPS regional origin facility

*Back  
of Cover Mt  
Ossoline, Calif*

7022 2410 0002 9026 3305



7022 2410 0002 9026 3305  
7022 2410 0002 9026 3305

<b>U.S. Postal Service</b> <b>CERTIFIED MAIL RECEIPT</b> <small>Domestic Mail Only</small>	
<b>NEW YORK</b> <b>NY 10179</b> <b>U.S.</b>	
Extra Services & Fees (check box, and fee if applicable) <input type="checkbox"/> Return Receipt (hardcopy) \$ 3.00 <input type="checkbox"/> Return Receipt (electronic) \$ 0.00 <input type="checkbox"/> Certified Mail Restricted Delivery \$ 3.00 <input type="checkbox"/> Adult Signature Required \$ 0.00 Postage \$ 0.68	Certified Mail Fee \$ 4.40 Total Postage and Fees \$ 5.08 Sent to <i>1033 Madison Ave</i> <i>NY 10179</i> Date of Receipt <i>03/12/2024</i> Signature <i>[Signature]</i>

*J. D. Morgan Mortgage Acquisition Corp.  
383 Madison Ave  
New York, NY 10179*

## Track USPS package

Enter tracking number

Track



USPS package #70222410000290263305

[www.usps.com](http://www.usps.com)

## In transit

Processed In transit Delivered

DATE	TIME	LOCATION	STATUS
Mar 19	10:21 AM	New York, NY, United States	Delivered to agent for final delivery
Mar 18	12:00 AM		In transit to next facility
Mar 16	1:57 PM	New York NY Distribution Center	Arrived at USPS regional destination facility
Mar 12	9:48 PM	Sacramento CA Distribution Center	Arrived at USPS regional origin facility
Mar 12	6:14 PM	Oakdale, CA, United States	Departed post office

Data from [usps.com](http://usps.com)



S-SFRECS20 L-1237-F R-106  
PJH8U400200707 - 770168276 104238  
JOHN HAYNE  
8651 CRANE RD  
OAKDALE CA 95361-8109

**CONTACT INFORMATION**

**Correspondence:** P.O. Box 10826  
Greenville, SC 29603-0826  
**Business Hours:** Monday - Friday: 8:00AM-9:00PM  
Saturday: 8:00AM-1:00PM  
**Phone Number:** 866-825-2174  
**Fax:** 866-467-1187  
**Email:** Lossmitigation@shellpointmtg.com  
**Website:** www.shellpointmtg.com

Loan Number: 0579602652  
Property Address: 8651 CRANE RD  
OAKDALE, CA 95361

02/12/2024

Dear Homeowner,

As you are aware, your loan is delinquent. We have made several attempts to contact you; however, we have been unsuccessful.

When default occurs, it is extremely important that you maintain at least a bi-weekly contact with our office, so we can discuss what options may be available to you.

We understand that everyone's circumstances are different, and sometimes a hardship may prevent our valued customers from paying on their loan.

Your utmost cooperation is extremely important and is required in order to resolve this matter. Therefore, we would appreciate you contacting us immediately, so we can determine why the default has occurred and explain to you what your most viable options are.

For future communications regarding the status of your loan or your application for loss mitigation, you can visit our Borrower Web Portal at [www.shellpointmtg.com](http://www.shellpointmtg.com) to apply for assistance, upload application documents, or contact us through our Secure Message Center. You can also contact our Single Point of Contact ("SPOC") department by phone at 866-825-2174. Documents can also be faxed to us at 866-467-1187. Please reference your loan number when contacting us regarding this request.

Sincerely,

Shellpoint Mortgage Servicing



Please read the following important notices as they may affect your rights.

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.



If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt, please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

**Notice of Error or Information Request Address:** You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Our system of record has your preferred language as English.

If you prefer to receive communication in a language other than English, please contact us at 866-825-2174 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 866-825-2174 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.

如果您要使用英语以外的其他语言进行交流, 请致电 866-825-2174, 我们将根据您首选的语言安排相应的译员, 与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.

#### California

As required by law, you are hereby notified that a negative credit bureau report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill your credit obligation.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

#### California

Como es requerido por la ley usted esta siendo notificado por este medio que un reporte de crédito negativo afectando su reporte de crédito puede ser remitido a una agencia de reporte de créditos, si usted no puede satisfacer los términos de su obligación.

El acto estatal de Rosenthal Fair Debt Collection Practices, y el acto federal de Fair Debt Collection Practices requieren que, a menos de circunstancias inusuales, los cobradores no podrán contactarlo antes de las 8 a.m. o después de las 9 p.m. Ellos no lo podrán acosar usando amenazas violentas o arrestarlo o usar un lenguaje ofensivo. Los cobradores no podrán usar declaraciones falsas o engañosas o llamarlo a su trabajo si ellos saben o tienen razón para saber que usted no puede recibir llamadas personales en su trabajo. En general, cobradores no le podrán decir a otra persona, aparte de su abogado o su esposa, acerca de su deuda. Los cobradores se podrán comunicar con otras personas para poder comunicarse con usted, y para entablar un juicio. Para más información sobre las actividades de colección de deuda, usted puede contactar Federal Trade Commission al 1-877-FTC-HELP o [www.ftc.gov](http://www.ftc.gov)



**Is your contact information accurate?**

Please provide your most up-to-date contact information so that we can ensure you receive notifications and any information we may send in the future.

Please make sure below address shows in window



You may visit our website at [www.shellpointmtg.com](http://www.shellpointmtg.com) to update your contact information or return this completed form to us in the envelope we have provided. Our toll free number is 866-825-2174, we are available Monday through Friday 8:00AM-9:00PM, and Saturday 8:00AM-1:00PM ET.

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603-0826

**Contact information is as follows:**

Home Mailing Address

- ☐ Has not changed  
☐ Has changed, please direct future correspondence to:

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Best Phone Number

- ☐ Cell \_\_\_\_\_

*By providing the above cell phone number, you hereby consent to Shellpoint Mortgage Servicing Servicing calling you at this number using our automatic dialing technology.*

- ☐ Home \_\_\_\_\_

- ☐ Work \_\_\_\_\_

*Please do not provide a work phone number if your employer prohibits you from receiving calls from Shellpoint Mortgage Servicing while at work.*

Best Time to Reach

- ☐ Morning  
☐ Afternoon  
☐ Evening

Authorized E-mail

- ☐ I do not want Shellpoint Mortgage Servicing Servicing to contact me by email.

- ☐ Email \_\_\_\_\_

*By providing the above email address, you hereby consent to communication with Shellpoint Mortgage Servicing Servicing through email. You may revoke this consent at any time. If the email address you have provided is one issued by your employer, you understand and acknowledge that any email communication by way of this email address may be viewed by your employer. You also represent to Shellpoint Mortgage Servicing Servicing that your employer does not prohibit communication with Shellpoint Mortgage Servicing Servicing through this email address. Additionally, if the email address you have provided is available for use by any individuals who are not authorized to discuss your account information with Shellpoint Mortgage Servicing Servicing, you understand and acknowledge that any email communication by way of this email address may be viewed by those individuals with access.*

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USPS package #70222410000290263305

[www.usps.com](http://www.usps.com)

## In transit

Processed In transit Delivered

DATE	TIME	LOCATION	STATUS
Mar 19	10:21 AM	New York, NY, United States	Delivered to agent for final delivery
Mar 18	12:00 AM		In transit to next facility
Mar 16	1:57 PM	New York NY Distribution Center	Arrived at USPS regional destination facility
Mar 12	9:48 PM	Sacramento CA Distribution Center	Arrived at USPS regional origin facility
Mar 12	6:14 PM	Oakdale, CA, United States	Departed post office

Data from [usps.com](http://usps.com)




Registered No. <b>RG 310-863-2870</b>		Date Stamp	
Postage <b>\$</b>		Extra Services & Fees (continuation)	
Extra Services & Fees		<input checked="" type="checkbox"/> Registered Mail \$ <input type="checkbox"/> Return Receipt (hardcopy) \$ <input type="checkbox"/> Return Receipt (electronic) \$ <input type="checkbox"/> Restricted Delivery \$	
Customer Must Declare Full Value <b>\$500.00</b>		Received by <b>✓</b>	
To Be Completed By Post Office		Signature Confirmation \$ Restricted Delivery \$ Total Postage & Fees \$	
All Entries Must Be in Ballpoint or Typed (Please Print)		Signature Insurance up to \$50,000 is included based upon the declared value. International indemnity is limited. (See Page 2).	
To Be Completed By Customer		FROM <b>David Avila % 2651 Ceane Road Oakdale, Calif. 95361</b>	
To Be Completed By Customer		TO <b>Shallpoint Mortgage Servicing ESR04/ATIMA P.O. Box 7050 Troy, MI 48067-7050</b>	
PS Form 3806, Registered Mail Receipt April 2015, PSN 7530-02-000-9051 For domestic delivery information, visit our website at <a href="http://www.usps.com">www.usps.com</a>		Copy 1 - Customer (See information on Reverse) <a href="http://www.usps.com">www.usps.com</a> Copy 1 - Customs (See information on Reverse) <a href="http://www.usps.com">www.usps.com</a>	
April 2015, PSN 7530-02-000-9051 For domestic delivery information, visit our website at <a href="http://www.usps.com">www.usps.com</a>		Registered mail receipt April 2015, PSN 7530-02-000-9051	

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:  
*Shepherd's Mortgage Service*  
*ISACA/ATMA*  
*P.O. Box 7050*  
*Tampa, FL 33607-7050*

2. Article  
  
 9590 9402 8092 2349 4273 07

3. Service Type  
☐ Adult Signature  
☐ Adult Signature Restricted Delivery  
☐ Certified Mail®  
☐ Certified Mail Restricted Delivery  
☐ Collect on Delivery  
☒ Registered Mail™  
☐ Registered Mail Restricted Delivery  
☐ Signature Confirmation™  
☐ Signature Confirmation Restricted Delivery  
☒ Restricted Delivery

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  
☒ Addressee  
☐ Agent

B. Received by (Printed Name)  
*B. Henry* C. Date of Delivery  
*12/1/97*

D. Is delivery address different from item 1? ☐ Yes ☒ No  
 If YES, enter delivery address below:

Express®  
 Registered Mail™  
 Signature Confirmation™  
 Restricted Delivery

Return Receipt

UNITED STATES POSTAL SERVICE  
**REGISTERED MAIL™**



RE 310 863 261 US

Label 200, August 2005


PSN 769D-02-103-4211

RE 310 863 261 US




## Track USPS package

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Track USPS package #RE310863281US  
www.usps.com

Delivered: Thu, Jul 25, 10:31 AM

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Processed			In transit	Delivered 
DATE	TIME	LOCATION	STATUS	
Jul 25	10:31 AM	Troy, MI, United States	Delivered, PO box	
Jul 25	6:53 AM	Troy, MI, United States	Arrived at post office	
Jul 23	12:57 AM	Pontiac, MI, United States	Processing at USPS facility	
Jul 19	11:53 PM	Detroit, MI, United States	Processing at USPS facility	
Jul 19	11:11 PM	Detroit MI Distribution Center	Arrived at USPS regional destination facility	


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Data from usps.com

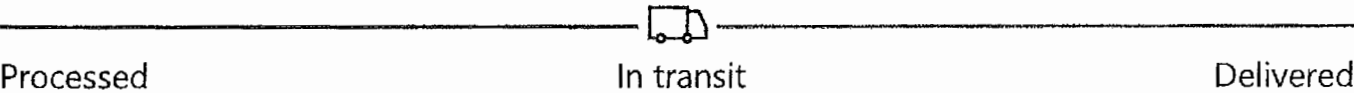
Track USPS package

Enter tracking number

Track

 USPS package #RE310863281US  
www.usps.com

Estimated delivery: Tuesday, July 16, 2024



DATE	TIME	LOCATION	STATUS
Jul 14	1:05 AM	San Francisco, CA, United States	Processing at USPS facility
Jul 14	1:02 AM	San Francisco, CA, United States	Processing at USPS facility
Jul 13	6:20 AM	San Francisco CA Distribution Center	Arrived at USPS regional origin facility
Jul 11	8:49 PM	West Sacramento, CA, United States	Processing at USPS facility
Jul 11	6:27 PM	West Sacramento, CA, United States	Processing at USPS facility


Data from usps.com

## Track USPS package

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[Track](#) USPS package #RE310863281US  
[www.usps.com](http://www.usps.com)

## In transit

Processed			 In transit	Delivered
DATE	TIME	LOCATION	STATUS	
Jul 19	11:53 PM	Detroit, MI, United States	Processing at USPS facility	
Jul 19	11:11 PM	Detroit MI Distribution Center	Arrived at USPS regional destination facility	
Jul 19	3:13 AM	Chicago, IL, United States	Processing at USPS facility	
Jul 18	7:34 AM	Chicago IL Distribution Center	Arrived at USPS regional destination facility	
Jul 16	11:57 PM	San Francisco, CA, United States	Processing at USPS facility	



# Exhibit

8

16 Nov 2024

NewRez Document Stating

They Are A

Debt Collection Agency

Please read the following important notices as they may affect your rights.

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.



If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

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We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Our system of record has your preferred language as English.

If you prefer to receive communication in a language other than English, please contact us at 866-825-2174 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 866-825-2174 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.

如果您要使用英语以外的其他语言进行交流, 请致电 866-825-2174, 我们将根据您首选的语言安排相应的译员, 与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.

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#### California

Como es requerido por la ley usted esta siendo notificado por este medio que un reporte de crédito negativo afectando su reporte de crédito puede ser remitido a una agencia de reporte de créditos, si usted no puede satisfacer los términos de su obligación.

El acto estatal de Rosenthal Fair Debt Collection Practices, y el acto federal de Fair Debt Collection Practices requieren que, a menos de circunstancias inusuales, los cobradores no podrán contactarlo antes de las 8 a.m. o después de las 9 p.m. Ellos no lo podrán acosar usando amenazas violentas o arrestarlo o usar un lenguaje ofensivo. Los cobradores no podrán usar declaraciones falsas o engañosas o llamarlo a su trabajo si ellos saben o tienen razón para saber que usted no puede recibir llamadas personales en su trabajo. En general, cobradores no le podrán decir a otra persona, aparte de su abogado o su esposa, acerca de su deuda. Los cobradores se podrán comunicar con otras personas para poder comunicarse con usted, y para entablar un juicio. Para más información sobre las actividades de colección de deuda, usted puede contactar Federal Trade Commission al 1-877-FTC-HELP o [www.ftc.gov](http://www.ftc.gov)

CERTIFICATE OF SERVICE

AVILA et al v. NEWREZ d/b/a SHELLPOINT et al

Case# 2:24-cv-2264-TLN-CSK

I, the undersigned, hereby certify that on October 23, 2024, that a true and correct attached documents:

1. SECOND JUDICIAL NOTICE
2. CERTIFICATE OF SERVICE

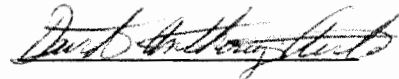
By method(s):

☒ HAND DELIVERY      ☐ US Mail      ☐ FAX      ☐ EMAIL

Is Submitted to:

☐ ATTORNEYS OF DEFENDANTS

☒ UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF CALIFORNIA



David-Anthony: Avila

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